IN TWO SECTIONS NOVEMBER 1, 1934 SECTION TWO

THE SPECTATOR

ADEQUATE LIFE INSURANCE
IS A MORAL OBLIGATION
INCUMBENT UPON THE GREAT
MAJORITY OF CITIZENS

Franklin D. Roosevelt

1934 PROMINENT PATRONS OF LIFE INSURANCE NUMBER

CUSTER'S LAST RIDE

AGAIN the Sioux were on the warpath . . . and again from Fort Lincoln the veterans of the Seventh U. S. Cavalry rode westward. At their head was Custer . . . young, gallant and courageous.

By his side, for a little way, rode his beloved wife, Elizabeth . . . Long would she remember that last farewell.

Sunday afternoon, June 25, 1876, surrounded on the banks of the Little Big Horn and hopelessly outnumbered, Custer and his brave men fought desperately . . . until all were killed. The news brought sorrow to the nation, and to the women at Fort Lincoln . . .

With foresight and concern for the future of their loved ones, Custer and five fellow officers had insured in the New York Life through a representative in the Dakota Territory. The Company paid $40,000 to their beneficiaries.

* * *

Since 1845, over four billion dollars has been paid to living policy-holders and to beneficiaries, chiefly women and children, by this mutual company. These payments were made under policies most of which would not have been taken except for the earnest efforts of New York Life representatives.

Like thousands of other men and women, you may now be thinking of your need for life insurance and a safe investment. Talk with a New York Life representative about a plan suited to your needs, for your family and yourself.

"HAVE YOU EVER THOUGHT OF IT LIKE THIS?"

If Custer had lived to retirement age, as an army officer he would have been protected by a government pension for the rest of his life . . . His wife was protected by his New York Life policy which was paid when he was killed at the early age of 37.

Today you too can have the comfort and security of 'double protection' . . . that is, a New York Life policy guaranteeing you a retirement income of $100, $200, $300 a month or more, for a comfortable old age, and insurance for your loved ones in event of your prior death.

Let life insurance do for you *all that it can.* Ask our representative about our plan. Or write for our booklet 'Retire With A Life Income.'

Make Life Insurance
The Foundation of Your Financial Program

SAFETY IS ALWAYS THE FIRST CONSIDERATION . . . NOTHING ELSE IS SO IMPORTANT

NEW YORK LIFE INSURANCE COMPANY

A MUTUAL COMPANY FOUNDED IN 1845 **THOMAS A. BUCKNER, *President*** **51 MADISON AVENUE, NEW YORK, N. Y.**

ConMuTopics

Interesting Ideas recently furnished Connecticut Mutual Representatives

* * *

EDUCATIONAL FUNDS: University of Chicago's President Hutchins says: "When one goes to college he should go with the sole purpose of getting an education. It is much better to stay away long enough to get sufficient money ahead, than to enter with the intention of putting part of his mind and time to making a living."

* * *

PUBLIC APPRECIATION: A larger portion of the saved American dollar is going into life insurance these days. In 1919, only 20.6¢ out of every dollar saved was put into life insurance, whereas by 1930 this had risen to 46.2¢.

* * *

PHRASEOLOGY: The most important factor in closing is to make it as easy as possible for the prospect to say "Yes." Which is better: "Mr. Prospect, don't you agree that you need this protection now?" or "Mr. Prospect, do you think you can afford it?"

* * *

BRIEFS: A somewhat unusual method of selling is that of mentioning the brief right at the start of the interview, the agent saying, "Mr. Prospect, I brought something to show you." Following this, the agent launches into a discussion of *income*, and its importance to men in the future. Then, the brief is shown, but with the amount of the premium on the reverse side, to be shown later.

* * *

VISION: Today most buying impressions are received through the eye.

* * *

DEFINITION: Conservation is the other half of your income.

* * *

WON: Half the battle is over when the examiner arrives. (It's almost completely over if you have secured prepayment.)

* * *

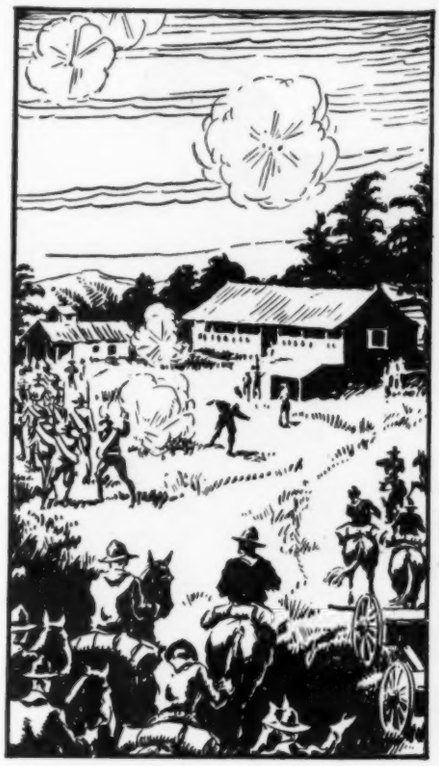
REFUSAL: One agent, who has a remarkable closing record, attributes it largely to his plan to "refuse to accept a refusal."

* * *

OPPORTUNITY: Regardless of whether a sale is made or not, take advantage of any favorable acceptance of the plan which you have been discussing with the prospect by asking him for a suggestion as to someone else to whom the plan might also appeal.

"Down Through the Decades with The Connecticut Mutual"

1896-1906 The Connecticut Mutual's Sixth Decade



Theodore Roosevelt's Rough Riders will be remembered for their accomplishments in the Spanish-American War

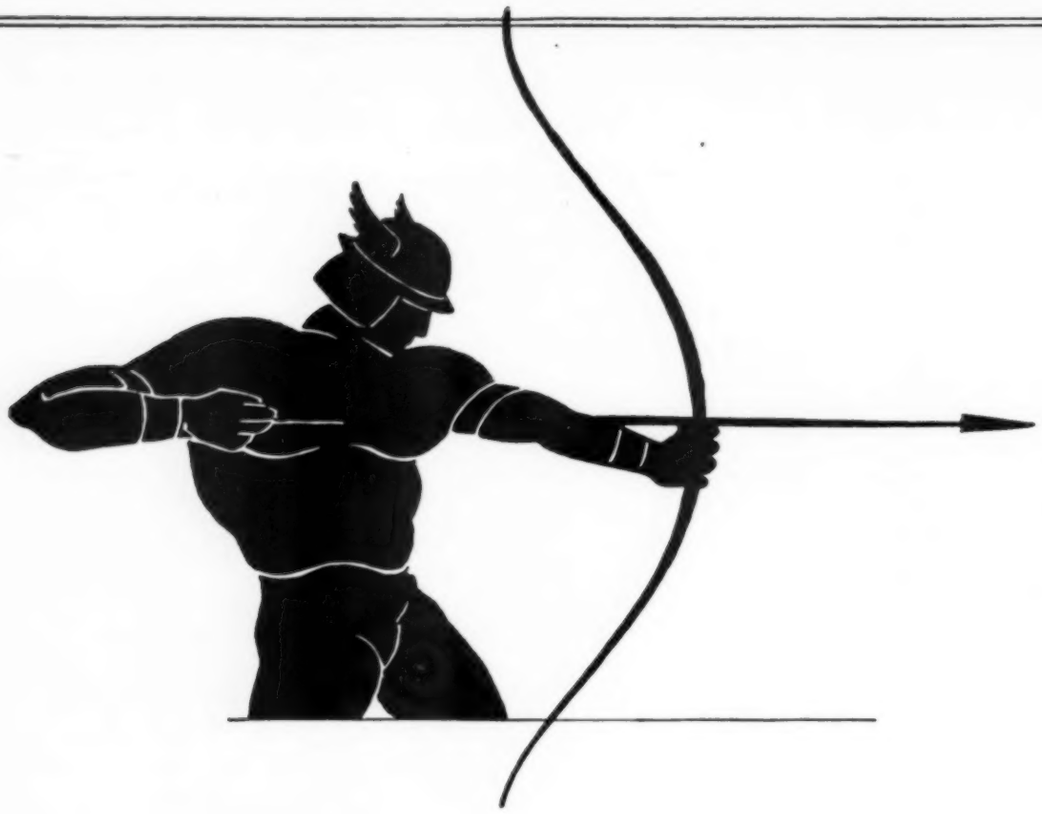
Tropical peoples came under the rule of the United States after the war with Spain, presenting new problems. The first cable message flashed around the world in twelve minutes; the Wright Brothers flew a heavier-than-air machine, beginning the conquest of the air about which Leonardo da Vinci had dreamed. "Big business," mergers and trusts grew larger still and people began to murmur about the need for control.

With Hon. Charles E. Hughes as Counsel, a committee of the New York State Legislature undertook in 1905 an investigation of the life insurance companies operating within the state. Life insurance as an institution was not questioned. Speculative life insurance and unsafe and unfair methods were barred. In the course of the investigation, the sound principles and practices of The Connecticut Mutual were found useful evidence in the preparation of new legislation.

Sixty years of activity closing in 1906 revealed The Connecticut Mutual a strong policyholders' company. Both income and assets increased; total payments to policyholders for the decade amounted to $64,826,067, including dividends of $12,627,951.

Today, this Company is one of more than 50 conforming to the high standards required by the State of New York.

THE CONNECTICUT MUTUAL LIFE INSURANCE CO. HARTFORD SINCE 1846



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HARD HITTING

DEPENDABLE

INFORMATION

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HOOPER-HOLMES REPORTS

THE HOOPER-HOLMES BUREAU, INC.

102 MAIDEN LANE, NEW YORK

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THURSDAY, NOV. 1, 1934

Preface to Prominent Patrons

THIS Prominent Patrons Number, an annual feature of The Spectator, is at once a unique testament of the public's confidence in life insurance and a great canvassing document in the hands of an agent alive to its possibilities as a compelling piece of sales literature.

By its very composition, the book is a tribute to the beneficent character of life insurance. What other product, commodity or service for sale today could elicit the voluntary, enthusiastic endorsements of such distinguished citizens as are to be found in the following pages of this issue? The President of the United States! The Governors of the forty-eight States! The leading personalities in finance and industry and in the arts and professions!

These people have contributed to this number (either by submission of a statement or by granting permission to list their name) for one reason solely. They have tried life insurance, tested it, found its integrity unimpeachable and its services superb, and they wish to relate publically their experience so that others can profit by their good example.

SO the publishers unblushingly offer Prominent Patrons of Life Insurance to the underwriters of America as a canvassing sales document. It is the purpose and desire of the notable personages who have lent their names and talent to this issue that their messages be carried into the thousands of American homes where permanent peace and contentment are as yet unsecured by life insurance.

The rest is up to the agents into whose hands the issue is placed for distribution to the public. It is not, perhaps, an exaggeration to say that it is not only an opportunity; it is an obligation. President Roosevelt says, in his especially composed message for The Spectator, that "To carry adequate life insurance is a moral obligation incumbent upon the great majority of citizens." He has himself felt obliged to broadcast this belief through the medium of The Spectator. Other contributors were similarly motivated. We earnestly hope our agent readers will circularize copies as adequately as they have in the past, and that the many new agents who have subscribed this year will appreciate that the volume is for their selling kits rather than their libraries.

Thus the nature of this publication. It is not, strictly speaking, a statistical publication and does not attempt to set forth a certified list of all the holders of large life insurance policies in this country. It does contain, however, the names of over seventeen thousand large policyholders as furnished The Spectator by the purchasers themselves or by the agents writing the policies. To them, and to all other individuals who have so generously assisted in the laborious process of checking and correcting the lists, the publishers extend their sincere thanks.

A HALF CENTURY OF ACHIEVEMENT

	1880	1890	1900	1910	1920	1930	1933
National Wealth	$43,642,000,000	65,037,000,000	88,517,000,000	178,200,000,000	488,700,000,000	329,700,000,000	249,000,000,000
Assets of Life Insurance Co's	$428,332,871	770,972,061	1,742,414,173	3,875,877,059	7,319,997,018	18,879,611,097	20,895,726,259
Percentage	.98%	1.19%	1.97%	2.17%	1.50%	5.73%	8.39%

National Income	$9,000,000,000	13,000,000,000	19,100,000,000	32,580,000,000	74,300,000,000	70,500,000,000	40,700,000,000
Life Insurance Premium Deposits	$53,972,388	158,069,250	324,723,954	593,388,241	1,467,990,594	3,524,326,635	3,321,797,924
Percentage	.60%	1.22%	1.70%	1.82%	1.98%	5.00%	8.16%

LIFE INSURANCE SINCE 1884

By THOMAS J. V. CULLEN

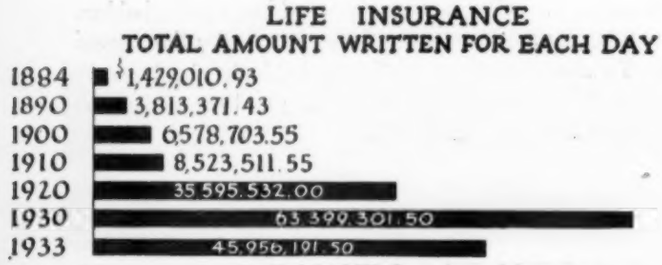
Editor, The Spectator

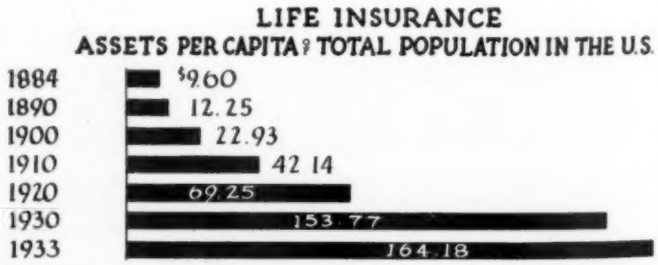
"LIKE other business men I appreciate the value of life insurance as on investment. The life insurance policy belongs to the class of more conservative business securities." This quotation might well express the conviction of a present-day financial leader, after a trying five-year experience with all sorts of investment. But the statement emanates from a giant of another era, a man whose name will last in the annals of American industry and finance. It is Jay Gould's reply to the question posed a half century ago by a reporter of The Spectator, "Have you $400,000 of life insurance?"

Upon appreciation from such sources the tower that is life insurance, through the years, has been builded. Starting in 1884 with assets amounting to some $500,000,000, representing only 1 per cent of the nation's wealth, and with a premium volume of 54 million, or only six-tenths of 1 per cent of the national income, life insurance now has aggregate resources of some twenty billions of dollars, or 8.39 per cent of the national wealth, and a premium income of 3½ billion, or 8.16 per cent of the nation's income. In 1884 every man, woman and child in the United States had an average insurance coverage of $38.66; in 1934 this has risen to $769.87. The daily volume from policyholders has mounted similarly from $252,013 in 1884 to daily receipts in excess of $11,000,000 in 1934.

Life insurance, which in 1884 evoked the endorsement of Jay Gould and the patronage of such stalwarts as Pierre Lorillard, John Wanamaker, Cyrus W. Field, Charles A. Dana, Henry Ward Beecher, Cornelius Vanderbilt and George M. Pullman, with policies ranging from $100,000 to $255,000 each, was not the institution of the broad influence and established importance in the financial, economic and social affairs of the nation that we now know. In 1884, after forty years of pioneering despite wars, panics and the failures that inexperience occasion, inherent beneficence had brought to life insurance the favor of astute and far-seeing men and laid a foundation for more general recognition. To more fully understand the progress made during fifty years, a look back at the statistics of 1884 should enlighten. Insurance outstanding aggregated about two billions of dollars, in the United States. While the per capita insurance in force was $38.66, the average policy was for $1,104.51 each. The per capita assets of life insurance in the United States were $9.60, while each policyholder's share in the life insurance assets equaled $274.17. An embryonic agency organization was daily producing 3277 policies covering $1,429,011 of insurance. The average size of each new policy sold was $436.10. Policyholders were daily paying $252,013 into this great protection treasury and were daily receiving $200,000 in benefits, of which $120,000 went to beneficiaries in death claims. Seventy-five per cent of the insurance policies in force, it is noted, were on the whole life plan, with 20 per cent on endowment forms and 5 per cent term contracts.

In 1884 the nation was on the threshold of her marvelous industrial growth. In that year, by the election of Grover Cleveland to the presidency, America closed a chapter in its history which a war had opened and placed as paramount economic and financial needs of the present over the reverberations of a cause decided in blood two generations previous. A panic's debilitating force seemed to necessitate a new political philosophy to reshape outmoded social and financial conditions. Perhaps it is coincidence, but with the elevation of Cleveland came the inception of a half a century of unbelievable expansion to life insurance. In every walk of life and through every stratum of society it won merited acceptance as a means of protection, a vehicle for thrift and a method





of investment. The resources and prestige and utility of life insurance have ever since steadily mounted and broadened throughout the land. Grover Cleveland was the first president of the United States to publicly endorse life insurance and to record his belief that the protection it rendered was of indispensable worth to the nation. Then, a little over two-score years after his first inauguration, Grover Cleveland was honored as the first chairman of the Association of Life Insurance Presidents. Here his sound judgment keynoted life insurance with that conservatism and practical service that has since been its significant characteristic.

Through the eighties and into the nineties, with the constant expansion of industrial and commercial activities, life insurance grew apace. John Wanamaker of Philadelphia became the first million-dollar policyholder; Chauncey M. Depew bought five hundred thousand dollars. E. H. Harriman, Andrew Carnegie, Clem Studebaker, Charles A. Pillsbury, Michael Cudahy, Spencer Trask, Graham Bell, H. C. Frick, Fred Pabst, C. D. Firestone, and other names destined for the American industrial hall of fame, recorded by large policies their accord with the thousands upon thousands of farmers and mechanics and clerks and doctors and lawyers, in cities and villages, who in smaller sums gave their support and showed their confidence in the beneficent force of this great humanitarian institution.

In 1888 Benjamin Harrison was chosen president and was followed by a return of Cleveland to the executive chair. Uncertainty marked the period in all things but a growing confidence in life insurance.

In 1896, after alternate years of panic and prosperity, William B. McKinley came to the presidency upon a sound-money platform to give reassurance to the nation. Life insurance in the intervening twelve years had grown to a daily production in policies of 10,795, representing $3,962,864 of new insurance written. There was daily pouring into this storehouse against the time of adversity $759,898, while the companies in return were each day satisfying death claims amounting to $257,650 for an average of $543.13 per claim, and in addition were dispensing $196,280 to living policyholders. Now the per capita insurance in force of the nation had risen to $88.77. The average size of each policy outstanding in 1896 was $631.36. The popularity of industrial insurance was felt by a reduction in the average size of policy in force as well as in the amount of asset share of each policyholder. The per capita assets reached $18.58 and each policyholder's

(*Continued on page 60*)

ADVICE TO POLICYHOLDERS

A Few Facts About Life Insurance of Which Purchasers Should Be Aware

By A STAFF WRITER

SIXTY million citizens of the United States have combined in one immense enterprise for the primary purpose of protecting their dependents in case of death. Through the medium of 328 companies, they have taken out total insurance on their lives for an amount well over one hundred billions of dollars, and have accumulated, in these companies, assets of twenty and three-quarters billions of dollars.

It will be readily seen that life insurance is, in fact, a huge cooperative enterprise, with one-half of the people in the United States as its shareholders. It is a tremendous trust that the people of the United States have placed in the hands of the officials of the various companies in which they carry policies. The rates which they pay for this protection are based upon tables of mortality which represent the result of over a century of experience in the longevity of lives. The accumulation of interest earnings upon the funds they have placed in the hands of life insurance companies represents the average interest rate earned on sound investments during a period of over a century, and all insurance in all legal reserve life insurance companies is based generally upon the same mortality tables and the same average interest earnings.

In comparison to the total amount outstanding, losses by policyholders in life insurance have been negligible, and this impressive record has been maintained in spite of repeated attacks upon the companies by legislative bodies, not only upon interest rates, but by attempts to impair the amount of principal investments. Losses sustained through these various acts are sustained by the policyholders and are a direct tax upon thrift and saving. These losses fall upon the every-day citizen who is endeavoring to protect his family so that they may not become public charges upon his death.

Since premiums and interest rates of accumulation are practically the same in all companies, it makes no difference whether the policyholder has his savings invested or his policy in a large company or a small company. Either can be well managed or mismanaged. Let it not be forgotten that any policyholder who cancels his policy in a solvent company and takes a policy in another company loses thereby, for as we become older we must pay higher rates for our life insurance. The policyholder who cancels insurance which he has taken out at the lower rate and younger age, in order to begin all over again at a higher rate and more advanced age, must inevitably lose money. Policyholders who are solicited by agents to switch policies, under the familiar, unlawful procedure of "twisting" would do well to bear this in mind.

Sometimes policyholders are urged to switch their insurance from one company to another on the basis of certain "ratings" which purport to designate the standing of the various companies. Although the prudent policyholder will avail himself of such statistical and factual information as contributes to a clear picture of a company's history and present financial resources, he should remember that the responsibility of seeing that every life insurance company is properly managed, that its rates are adequate and that its investments are sound, rests upon the insurance department of each state where any company is domiciled or is admitted to do business. The insurance commissioner of each state is the designated servant of the public. In his possession are the sworn statements of the financial condition of the various companies. He has, furthermore, a staff of examiners who make periodic inspections of the companies under his jurisdiction. This information is open to the public.

The entire system of state insurance supervision exists in the interest of policyholders. The commissioner of insurance is duly appointed or elected, and his department supported by the taxpayers for the distinct purpose of preventing unsound companies from doing business. The rating of a life insurance company by any individual or organization which defies the official judgment of the state insurance department should not be taken at its face value by the policyholder. It is a costly move to drop one's insurance or to switch it, though the transaction may be temporarily profitable to the unethical agent who advises it ostensibly on the evidence of a "rating."

PRESIDENTIAL

"... Advice of

[*To The Spectator*]

The advantages of life insurance manifest every day in every community cannot be discounted. This form of insurance is part of our modern life. To carry adequate life insurance is a moral obligation incumbent upon the great majority of citizens.

Franklin D. Roosevelt

Life insurance increases the stability of the business world, raises its moral tone and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body.

Theodore Roosevelt.

▼▼▼

Perhaps I shall best express my opinion of the value of life insurance when I tell you that I took out my first policy as a youth of nineteen and have been writing new policies ever since that time until four years ago. I have found them a pretty heavy burden upon my resources at times, particularly in my earlier years, but I have always found them to be very comforting possessions, and if I had my life to live over again I would seek to take more rather than less.

W. G. Harding

▼▼▼

If a man does not provide for his children, if he does not provide for all those dependent upon him, and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves, but for others, and that is the basis of economy.

Woodrow Wilson

ENDORSEMENTS

Great Value"

[To The Spectator]

Insurance offers men and women an opportunity to pool the financial effects of chance misfortunes, and is also a good medium for saving and investment. The wide distribution of insurance in this country is an invaluable factor in our daily life, and is, I believe, one of the finest results of our national development.

Herbert Hoover.

Get a policy, and then hold on to it. It means self-respect, it means that nobody will have to put something in a hat for you or your dependent ones if you should be snatched away from them.

Grover Cleveland

A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured.

Wm. H. Taft

There is no argument against the taking of life insurance. It is established that the protection of one's family, or those near to him, is the one thing most to be desired, and there is no medium of protection that is better than life insurance. Our Government has given close attention to the insurance companies, and they are on so sure a foundation that it is in substance a guaranty method of our people.

Calvin Coolidge

PILLARS OF STRENGTH

Supporting the Bridge of the Frugal Over Which 63,000,000 American Policyholders March

INVESTMENT is the medium through which the fruit of today's labor is stored for tomorrow's use. Every man and woman seeking to make provision for self or family against the "rainy day" must base his or her plans upon some program which is founded upon successful investment. The program may be carried out personally or through an organization such as a life insurance company or a savings bank. If investments are sound, the plan succeeds—if not, it fails. Investment security depends upon the protection of private property rights. Those who would deny themselves today to put the result of that self-denial at work for tomorrow's use, so that funds may be available when needed, enhanced by a proper increase, should be encouraged by government, through sound laws giving the fullest protection to their investments.

Through life insurance alone, 63,000,000 Americans have sought to make provision for the future needs of themselves and their families. They have purchased contracts of legal reserve life insurance companies which agree to pay at some future date $97,985,000,000. Safe and remunerative investment of the accumulated and increasing reserves of life insurance companies is essential to the fulfillment of their guarantees. Every life insurance policyholder, and every beneficiary of a life insurance policy, is, therefore, directly interested in every occurrence in this country which affects the security and earnings of investments. While they have no direct title to property, all these people have a genuinely personal interest in the protection of private property which is the security back of the investments which in turn are back of their life insurance.

If you sought to take his home, or any of his physical property, or to destroy any part of its value, the policyholder

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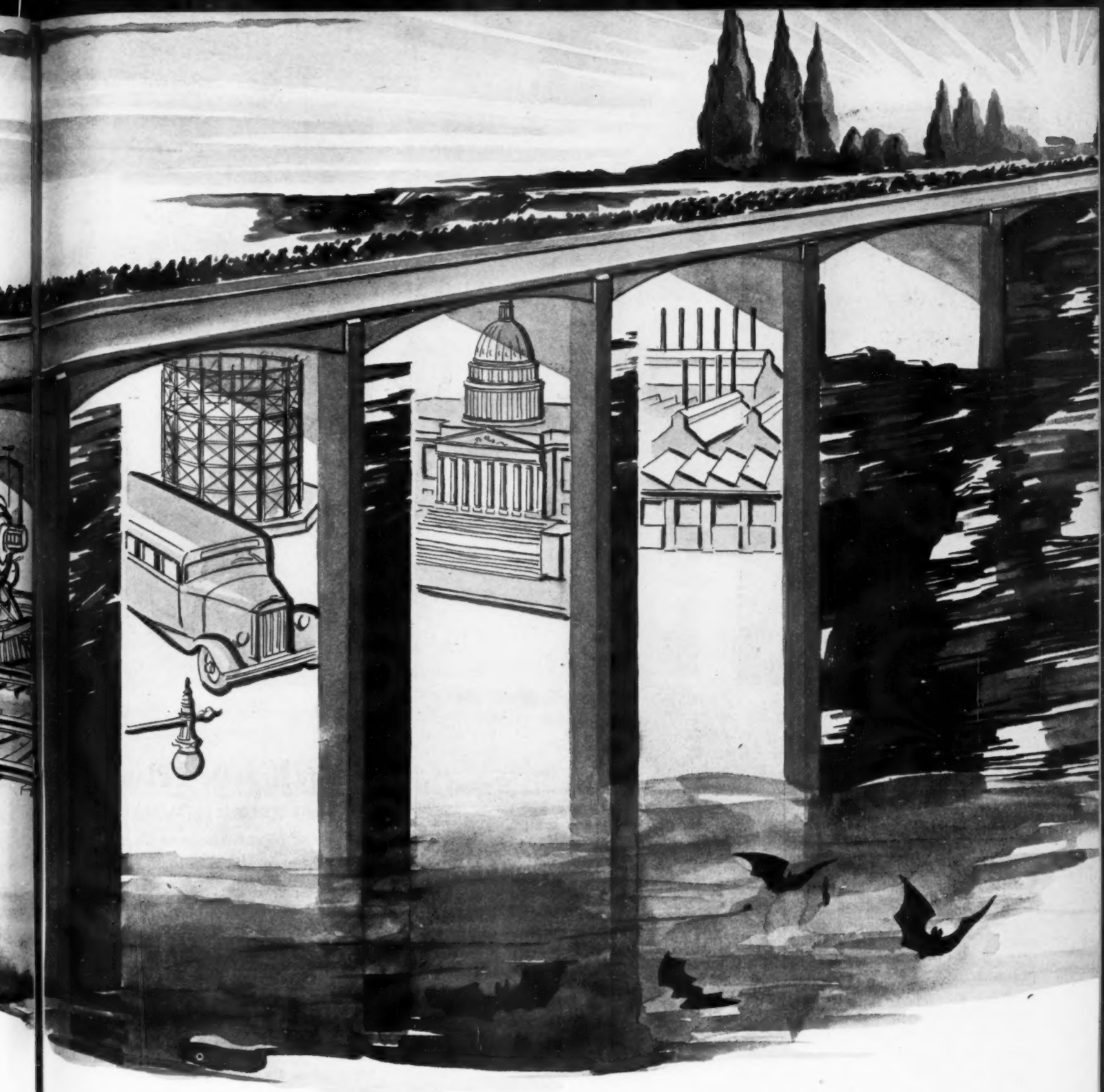


OVER the Chasm of Disaster, Life Insurance—the Bridge of the Frugal—is arched.

It bears the weight of 63,000,000 Americans whose foresight and resourcefulness are responsible for its existence.

Underlying the structure are many pillars of strength, Some of them have stood for scores of years and grown stronger with age. Often, however, they are subject to attack, usually by the Not-So-Frugal.

Awful the fate of the 63,000,000 if, through carelessness or misunderstanding they allowed one or several of these pillars to be cut down or weakened. It COULD happen if there were an accumulation of such happenings as:

Farms failing to produce a profit over cost of operation.

City dwellers failing to earn enough to pay interest on their mortgages.

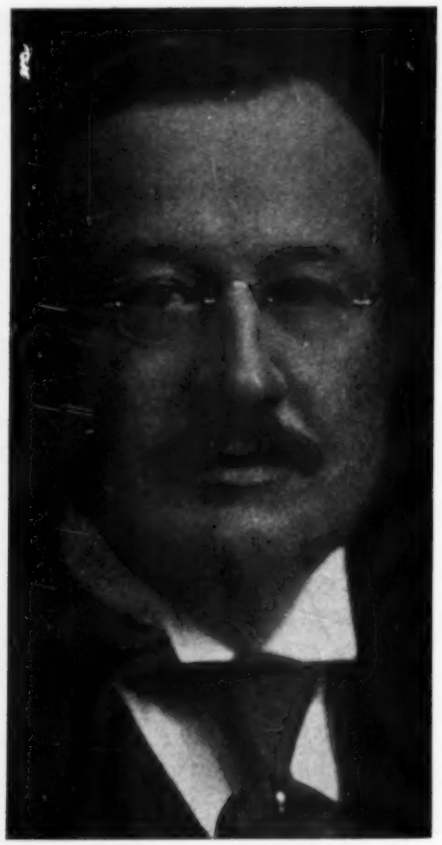
Government making it impossible to collect interest.

Public utility rates being forced down to a point where operating companies could not pay interest on their bonds.

Railroads prevented by unfair competition and by rate restrictions from earning fixed charges.

Government issuing bonds on which they could not pay interest or principal.

In the one interest, the strength and safety of their Bridge, the 63,000,000 have many in the strength and safety of the individual pillars.



FREDERICK H. ECKER

INSURANCE

And Its Part In

RECOVERY

The Great Services Rendered by the Institution of Life Insurance During Emergency and Future Outlook as Seen by Leading Executives

"A Bulwark of Safety"

FREDERICK H. ECKER
President, The Metropolitan Life

HOW often have we heard policyholders say that life insurance has proven a bulwark of safety during the past five years? Many of them discovered for the first time the full meaning of the stability of life insurance—the cornerstone upon which this institution stands. Those of us who are associated with the management of it regardless of our respective executive, administrative, sales or investment functions, know how sturdy this institution is. While we confidently expected it to meet the demands arising from the present economic situation, we are thoroughly alive to the importance of observing its reactions to unusual pressure.

The life insurance structure is not fortuitous—but the result of a gradual evolution over a long period of years, during which those methods and practices which have withstood the test of experience were adopted for the purpose of giving the public *Assurance* that life insurance contracts will be honored when due. As life is based on change, life insurance must be flexible and adjustable. These qualities are necessary if the varying plans, hopes and ambitions of policyholders are to be realized—insofar as life insurance funds may help. The institution has been built to ride through times of depression and prosperity on an even keel so these funds may be available always when due. Life insurance which could not survive rough economic weather would not be worthy of public confidence.

The institution of life insurance is essentially cooperative in character, in that both policyholders and management have their respective responsibilities. Large numbers of policyholders cooperate with each other on equitable terms and help to make possible the fulfillment of contracts. Life insurance is designed to give policyholders what they want—and probably two of the requirements closest to policyholders' hearts are safety and service. It is the function of management to satisfy these and other requirements. Life insurance management has been and must be progressive and ever alert to seek out new ways of serving the public in accordance with soundly established principles.

The institution has proven its ability to meet obligations during periods of economic stress and strain, but the question has occasionally been asked—What about the future of life insurance? There will continue to be need for the protective services of life insurance so long as

(Concluded on page 21)

"Fits New Deal Plans"

By BRADFORD H. WALKER
President Life Insurance Company of Virginia

ONE of the leading thoughts of the New Deal is the protection of the average citizen against his untrained judgment. New safeguards are being thrown around him.

Life insurance especially fits into the plans of the New Deal by preventing our loved ones from becoming dependent on Government support or public charity, thereby adding to the already heavy burden.

Under the New Deal bank deposits, within certain limitations, are now insured against loss. What greater tribute could be paid to the principle of insurance than this, for the Life Insurance Company has been the only bulwark to stand the onslaught of panic and depression. It has proven its value, while almost all other forms of investments have crumbled.

The highly trained insurance executive has never been swept off his feet by the glamours of speculation. Life insurance funds represent a cross section of the most conservative investments known to the financial world.

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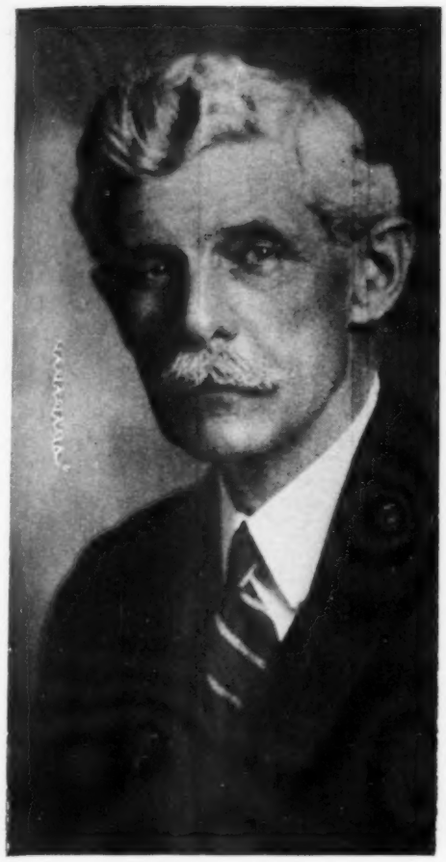

JOHN R. HARDIN, *President*
Mutual Benefit Life

GEORGE I. COCHRAN, *President*
Pacific Mutual Life

WILLIAM A. LAW, *President*
Penn Mutual Life

"Unwavering Confidence"

By JOHN R. HARDIN

President, Mutual Benefit Life

TWO facts stand out in the experience of Legal Reserve Life Insurance in the depression years—the unwavering confidence of old and new policyholders, and the unprecedented current disbursements to policyholders, their estates and beneficiaries. It is said that there are 60,000,000 life insurance policyholders in the United States, and the steadfastness of this constituency, during these years of uncertainty and strain, is satisfying evidence of the successful appeal that the life insurance institution has made to the American public. Premium payments and the interest annually compounded on the reserves, accumulated and accumulating from past and present premium contributions, are the basic supports of Legal Reserve Life Insurance, and make possible the uninterrupted performance of policy contracts in accordance with their requirements. The life companies have justifiable pride in the benefits which have accrued to individuals and communities through the distribution of the proceeds flowing from life insurance con-

(*Concluded on page 27*)

"Sound, Permanent"

By GEORGE I. COCHRAN

President, Pacific Mutual Life

LIFE insurance has its foundation in the fulfillment of an urge that is fundamental to civilization, deep as the roots of humanity, lasting as the spirit of life itself—the urge of *preservation*, self-preservation and family-preservation. The principle of life insurance is fixed, sound, permanent. And for this reason the need for life insurance flows *with* and not against each current and tide in human progress.

As in the Past

Life insurance, functioning as a business institution, has proved the stoutness of its structure, the immensity of its usefulness, in every economic crisis encountered in its long era of development. In the turbulence of the past half-decade it has gone farther yet—it has proved itself an integral factor in our national welfare. Since 1929 it has fulfilled its great purpose of providing income in those emergencies when income becomes the supremely imperative need of life, by pouring out to its sixty million policyholders more than fourteen and a half

(*Continued on page 15*)

"Buyers Increasing"

By WM. A. LAW

President, Penn Mutual Life

THE buyers of life insurance are increasing at an unparalleled rate in number and in ratio of total population of the United States. People generally are becoming more thoroughly convinced of the soundness and strength of the institution of life insurance with its management continually conscious of trustee relationships and obligations, and its conservative supervision.

The investment practices of life insurance have successfully met the acid tests of the last few years.

Income Preferred

Buyers of life insurance are tending more and more to consider the creation of a required income for beneficiaries rather than the provision of a large lump sum with all the attendant dangers of investment inexperience.

Many lessons have been learned also as to the simpler modes of living, and decreased incomes have emphasized generally the value of a system of domestic and personal budgeting in which the maintenance of life insurance premiums plays an important part.

BRADFORD H. WALKER, *President*
The Life Insurance Company of Virginia

"Fits New Deal Plans"

(Concluded from page 12)

New life insurance plans will be developed to meet the demands of the new social order of the day in protecting the old and the infirm during their lives, as well as payments at death.

Millions paid out by insurance companies today are lost by the beneficiaries through unwise investments. The rapidly increasing purchase of annuities and the intelligent use of installment settlements will effectively protect these beneficiaries against the hazards of "get rich quick" schemes.

Universally Appreciated

Both the average citizen and the capitalist have had impressed on them the value of life insurance as never before, for there is nothing that can bring the contentment and peace of mind that go with an insurance policy, either in the knowledge that it protects our loved ones or that through panic and depression we will receive a steady income, free of all financial cares and burdens.

Under the rapid changes taking place in our present economic and social conditions I can think of no safer place for a man's money than when invested in some good form of life insurance.

"We Get in Order"

By ROBT. W. HUNTINGTON
President, Connecticut General Life

THIS is a time of uncertainty. The man who was brought up to believe that the behavior of the ant was better than that of the grasshopper is being a little shaken. He is not quite sure that he had better try to provide against future contingencies, as he has seen so many who had tried so to do lose all their savings. He has been told that it is his duty to spend, not to save. He sees the national and local governments providing for a considerable portion of the population. Hadn't he better help business by being extravagant, even to the point of borrowing money? It is the easy and pleasant road. The straight and narrow path has lost its traffic.

The situation is confusing, and the causes of our disturbed condition are so many that even the wisest disagree as to their relative importance. We do, however, generally admit that the rapid advance in machine efficiency has had something to do with the confusion. We have not been able to properly adjust working hours and wages to this new efficiency. Decrease in international trade, unwise tariffs, buying more than we

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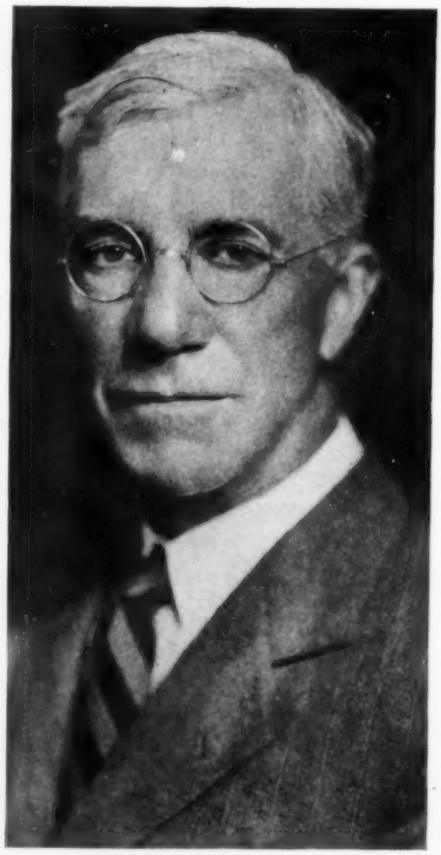
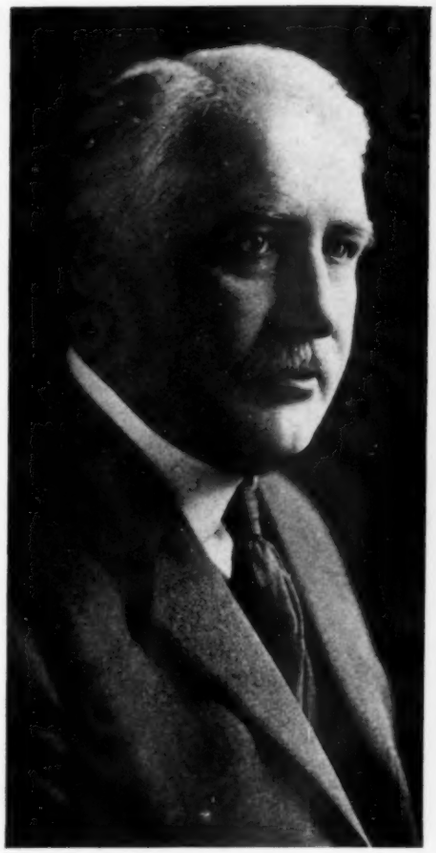


ROBERT W. HUNTINGTON, *President*
Connecticut General Life



FRED A. HOWLAND, *President*
National Life, Vermont

"Two Great Services"

By FRED A. HOWLAND
President, National Life, Vermont

THE ancient law of "survival of the fittest" is not inapplicable to the safe emergence of life insurance from the troubles of the depression period. While no such test was ever anticipated, the demands made upon the life insurance companies since 1929 have served the two-fold purpose (a) of demonstrating to the public ability to ride financial storms, however severe and protracted, and (b) of illustrating as was never before possible the extent to which life insurance reserves could be utilized in emergency to supplement the essential functions of the credit system of the country.

Both these services were of immeasurable value to society and to business. To the general public they were an unexpected revelation of financial strength and of adaptability to meet pressing needs for immediate financial relief.

The confidence thus created in the durability of the companies and the appreciation consequent from their heavy contributions to recovery have placed the

(Concluded on page 27)

GEORGE WILLARD SMITH, *President*
New England Mutual Life

"The Common Bond"

By GEORGE WILLARD SMITH
President, New England Mutual Life

I BELIEVE that life insurance will prosper just so long as the policyholder interest continues to be the paramount thought in all phases of its administration. Sometimes I wonder whether any one of us can fully realize the tremendous significance of life insurance in our economic life. During the past five years fifteen billion dollars approximately have been paid to individuals by life insurance companies. Upon the integrity of our performance as trustees some sixty-odd million policyholders depend.

Trusteeship is the common bond of every life insurance company. Public recognition of the sanctity of this trusteeship is one of the greatest assets that we possess—it should be guarded zealously with a full realization of its obligations.

The American public is now more insurance-minded than at any time in past history, due to the lessons learned from the depression. Life Insurance has given untold relief during the past five upsetting years to millions of families, and it has brought peace of mind when other security strongholds have fallen.

I am confident that the years ahead are full of promise for the institution of life insurance, and that it will continue to give an outstanding accounting of its stewardship and to grow in grace and stature. Cooperation in its largest sense —that of operating for a common object —will bring this about.

"Sound, Permanent"

(*Continued from page 13*)

billion dollars (or, in more comprehensible terms, more than $120.00 for every man, woman and child in the nation).

Even more important, though less spectacular, has been the contribution of life insurance in powering wheels of industry which, had the support of its invested assets been withdrawn or even disturbed, inevitably must have ceased to turn—perhaps forever. Private enterprise and, in addition, huge government projects, State improvement and development programs, civic works, all have benefited directly from invested funds of American life insurance companies throughout these recent difficult years as in prior times.

Black as are the pages of the economic diary of the past five years, none who reads them ever will be able to fully conceive how much more sinister would have been their story but for the stabilizing influence wielded by the gigantic balance wheel of life insurance operation.

Sound principles of conduct, able management, conservative judgment, keen foresight all have contributed their part in making possible this shining record. Yet even their combined forces would have been powerless without that deep, fundamental urge that is the *life* of life insurance. It was that urge of *preservation*—the urge that made sixty million Americans sacrifice to hold on to some measure of security for the future by keeping intact at least a portion of their insurance protection even when all else material had been swept away from them—it was this urge, expressed through the great cooperative structure of the Institution of Life Insurance, that wrote the one page of accomplishment in the long depression story.

So in the Future

Now, once more, men are taking stock of their collective assets and seeking, perhaps feverishly but certainly intently, for "a way out." New trends and tendencies in the realms of government, industry and social experience, perplexing as they may appear on the surface, become more understandable if we can bring ourselves to regard this present era not as one of impending *revolution*

(*Concluded on page 60*)

HENRY S. NOLLEN, *President*
Equitable Life of Iowa

"Policyholders' Interest"

By H. S. NOLLEN
President, Equitable Life of Iowa

THE need for life insurance has for a long time been generally recognized. Economic conditions that have prevailed have emphasized this need, and to supply it, only the limitation of incomes and resources within recent years has prevented a larger increase in this form of indemnity than has been provided for. Some improvement in the purchasing power of the public within recent months has been immediately reflected in improvement in the volume of life insurance policies issued. One of the notable evidences of the high regard in which the institution of life insurance is held has been the very large increase in the purchase of various forms of annuities. Persons who have been able to accumulate savings have manifestly come to realize that their greatest security lies in the purchase of annuities because of the sad experience with various forms of investments they have heretofore depended upon.

The sound structure of life insurance has been manifest by the outstanding record it has made in meeting its obligations without delay and maintaining

(*Concluded on page 60*)

WHAT LIFE

Means to Men of Business

PROVED THROUGH ECONOMIC STRIFE

Philadelphia, Pa.

Editor, The Spectator:

The amount of my insurance remains unchanged, $1,100,000, all of which is personal insurance.

I am a strong believer in insurance, which during the past four years of economic strain, has demonstrated itself as being the safest and most secure investment for the savings alike of rich and poor.

ALBA B. JOHNSON.

GRATEFUL FOR PROTECTION

Norfolk, Va.

Editor, The Spectator:

I am very glad to have the amount of life insurance that I have, as I have always been a great believer in life insurance—in fact—started before I was twenty-one years of age carrying as much as possible for me to handle at that time.

There isn't anything to make one feel better than the assurance of the security of your loved ones after one passes away.

I am glad to make this testimonial in behalf of the insurace company.

C. L. DAWSON,
Carr, Mears & Dawson,
Manufacturers and Retailers of Men's Wear

A PLAN FOR EVERY NEED

Denver, Colo.

Editor, The Spectator:

Replying to yours of the 20th, I am returning your letter with the notation of an addition to the amount of insurance which your records show in my name.

In reply to the suggestion of an expression of my opinion as to the value or usefulness of life insurance, it seems to me that anything which I might say would be a repetition or rehash of the volumes which have already been written on the subject by men more qualified then I.

It is generally conceded that life insurance offers one of the most easily available financial factors with which to stabilize the life plan of the average man. This, because in modern life insurance there is a plan to fit the requirements and the ability-to-pay of every man or woman who has an income of any sort—even of small-wage earners.

Any one of the accumulating policies has a legitimate place in the budget of every conservative budgeteer—on the basis of investment—with the additional attractiveness of the protection afforded his estate in case of any untimely demise. ***And the safety of the investment is not*** the least determinating factor.

SAMUEL JOHNSON,
President and Treasurer
of H. C. Thomas, Inc.
Real Estate, Insurance, Investments, Loans

"Answering yours of the 23rd I consider life insurance absolutely essential for the welfare and protection of anyone's family, especially a salaried man. I do not know a better plan of safeguarding the future of one's family.

"The total amount of personal insurance carried by the writer is $55,000, business insurance $25,000, total $80,000."

F. P. SPRUILL
President and Trust Officer
Peoples Bank & Trust Co.
Rocky Mount, N. C.

"I consider this my very best asset." ($307,000)

RUSSELL L. SUENDERS
Frackville, Pa.

"I have carried a large amount of insurance but most of it was term insurance. I have a reasonable amount now but not as much as I have had in the past. I certainly do believe in life insurance. My son, who is twenty-three years old and is acting president of the college, is carrying all he is able to pay for."

BOB JONES,
Bob Jones College
Cleveland, Tenn.

"I am a great believer in life insurance; while I am living I hope to be able to give my family everything that life affords and I carry the insurance so that they may have the same luxury if I should die." ($50,000)

GEORGE THERIOT
Lake Charles, La.

INSURANCE

Means to Men of Finance

OVER A MILLION PAID UP

Editor, The Spectator: Oakland, Calif.

Ninety-five per cent of my personal insurance is fully paid single premium, and I count it as one of my best investments. ($1,025,000.)

M. B. SKAGGS.

PREFERRED BY EXPERIENCED FINANCIER

Editor, The Spectator: New York, N. Y.

An experience of thirty-six years in investing money leads me to the conclusion that life insurance is the safest and best investment for the average man. ($1,000,000.)

SOL G. ROSENBAUM.

THIS MATTER OF TAXATION

Editor, The Spectator: Boston, Mass.

Replying to your letter of June 8th, I am still carrying the same amount of insurance that I have for several years, viz: $1,015,000. It keeps me scratching gravel during these hard times to pay the premiums—but the cause is worth the effort.

According to the last tax bill, by the time the Federal and State taxes and administration fees are paid, there apparently is going to be little left to go to the heirs whom life insurance is supposed to protect and benefit.

R. L. STUDLEY,
Studley & Emery, Wool Merchants

FOR SAFETY OF PRINCIPAL

Editor, The Spectator: El Paso, Texas

For your information I will state I am carrying $110,000.

Of the above amount $20,000 is twenty pay life, part of which is already paid out. All the remainder is straight life on which I am allowing dividends to ride so that all insurance will be paid in full by the time the writer reaches 63 years of age.

I have never seen a day when my life insurance was not worth 100%; that is more than can be said of practically every other investment, even U. S. bonds. It also is a systematic method of saving that compels thrift which is most advantageous. Furthermore, I have twice utilized life insurance most advantageously by using it as collateral; once many years ago to pull me through a business emergency, more recently in making what resulted to be a profitable investment. I strongly advise all my friends to buy insurance in the best companies or to purchase annuities in such.

JOE GOODELL,
President, Citizens Finance Company

"I have always thought insurance was one of my best assets. I have carried both life and business insurance all along my business career and during these past months of uncertainty and depression looked upon them as my very best protection." ($150,000)

DR. C. S. AUSTIN
Carrollton, Mo.

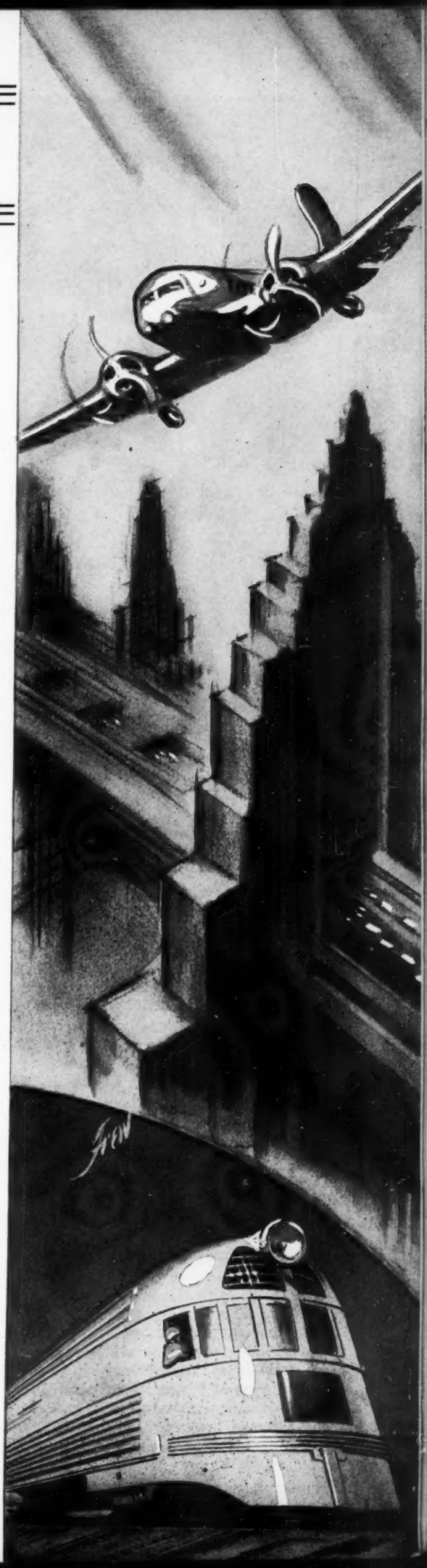
"I believe the business depression suffered in our country during the past three years has demonstrated beyond any question of doubt that life insurance for the protection of business and family stands out like a beacon when compared with other investments." ($76,000)

W. L. MCKEE
C. H. & Geo. H. Cross, Inc., Wholesale Bakers and Confectioners
Montpelier, Vt.

"For several years I have owned life insurance. The payment of the annual premiums has never been a particular hardship for me. On the other hand, I have often thought that such an obligation might become a real difficulty.

"Recently I learned about annuities, and the income from this type of investment. I have bought an annuity primarily for the purpose of protecting my life insurance investment. If I should become financially unable to pay the life insurance premium, the annuity income will do so.

LEONID FINK
Seattle, Wash.



TAXATION and LIFE INSURANCE

How the Policyholder is Favored by the State and Nation—A Brief Review of Income, Gift, Estate and Inheritance Tax Rulings

By FLOYD S. MORTON
Director, Agency Service, New York Life Insurance Company

OFTEN has it been said that nothing is more certain than death and taxes, yet everyone seems so uncertain about these two matters when attempting to properly arrange for the creation and distribution of an estate. Of course, there is no uncertainty as to the occurrence of death or that taxes will be collected in the future. But who knows how long his life will last or what amount the tax collector will continue to take? Much of this uncertainty may be avoided by the creation of life insurance estates and the purchase of annuities, and it is the purpose of this article to point out the advantages of such a plan.

Interest in this subject, especially on the part of property owners, has increased constantly during the last few years. This has been caused mainly by two changes that have taken place, namely, economic conditions and tax legislation.

Case of John Doe

A typical case is that of John Doe, who, in 1928 possessed an estate valued conservatively at $100,000, which gave him an income of $5,000 a year. At that time it was impossible to convince him that he should increase his holdings by owning life insurance for he believed that he could put his money to better use and that if he should die his family would be amply protected. He did, however, purchase a policy to provide the necessary cash with which to pay taxes and other charges against his estate at death.

A great change has now taken place. By reason of financial reverses his $100,000 estate has declined to $30,000; the income from his property has dropped to $1,000 a year; and he has more life insurance than necessary to cover the taxes and charges against his depleted estate. The situation has also been made more difficult by the enactment of new tax laws which have increased the rates, decreased the exemptions and imposed entirely new forms of taxation.

The result is that John Doe's ideas about life insurance have also changed radically. At present he is much more concerned about the safety of his investments, how to obtain a fair return on his property, how to protect himself and his family for the future, and, incidentally, how to minimize his increasing tax burdens. Upon investigation he finds that life insurance and annuities will answer most of his problems in an ideal manner.

Much has been written about this subject from various angles, but this article will deal specifically with the advantages from a standpoint of taxation. Provisions of tax laws affecting life insurance and annuities will be explained briefly and this will be followed by a statement showing the advisability of taking advantage of some of these important provisions.

Income Taxes

Income taxes are imposed annually by the Federal Government and a number of the states. The provisions contained in all these laws are quite similar in their treatment of *life insurance* proceeds, premiums and dividends. On the other hand, several different rules apply in taxing *annuity* income, the Federal Income Tax Law of 1934 containing an entirely new method. Because of the great similarity in the *life insurance* provisions, only those contained in the present Federal law will be explained:

1. Amounts received under a life insurance policy which are paid by reason of the *death of the insured* in a single sum or *otherwise* are entirely free from tax regardless of amount or to whom paid. If, however, the proceeds are left with the insurance company under an agreement to pay interest thereon, the interest is taxable. The word "otherwise" is new in the 1934 law, prior acts

reading "installments." This point has caused the Treasury Department considerable trouble and there has been a conflict of opinion as to the taxability of the interest portion of installment payments. It would appear, however, that unless payments are made to the beneficiary in the form of interest, no tax would be imposed.

2. Amounts received under a life insurance or endowment policy, including dividends and cash values, which are paid during the *lifetime of the insured* are exempt from tax until such amounts exceed the aggregate premiums paid for the contract. An exception to this rule is amounts received as an annuity under an annuity or endowment contract, which are taxable in an entirely different manner.

3. If a life insurance, endowment or annuity contract is transferred for a *valuable consideration* by assignment or otherwise, only the actual value of the consideration and the premiums or other sums subsequently paid by the transferee are exempt from tax. The words "valuable consideration" as interpreted by the Treasury Department would probably not include the case of an assignment "in consideration of natural love and affection" between husband and wife or between other near relatives, nor would it include a case where a corporation acquires a policy on the life of an officer or a valuable employee, the corporation paying the initial and subsequent premiums.

4. Premiums paid for personal life insurance are not deductible as an expense.

5. Premiums paid for a policy covering the life of an officer or employee, or of any person financially interested in any trade or business carried on by the taxpayer, are not deductible if the taxpayer is directly or indirectly a beneficiary under the policy. If, however, the taxpayer is not a beneficiary and it can be shown that the premiums constitute an ordinary business expense, they may be deducted.

6. Premiums paid for a policy irrevocably payable to a charitable, religious, educational or similar organization or institution are deductible if the premiums, plus other allowable charitable contributions, do not exceed 15 per cent of the taxpayer's net income.

7. Premiums paid for a policy which is being used as collateral for a loan may or may not be deducted according to the circumstances of the case. It would appear that premiums paid by a borrower are not deductible, but if paid by a lender may be deducted under certain conditions. Rulings on this latter point are in conflict.

8. Interest paid on policy loans are deductible.

As previously stated, the present Federal Income Tax Law contains an entirely new provision for taxing annuities. Under prior laws, such incomes were entirely free from tax until there had been received an amount equal to the aggregate premiums or consideration paid for the contract, after which time the full annuity income was taxable. The present law provides that amounts received as annuity income under an annuity or endowment contract, regardless of when purchased, shall be included in gross income to the extent of 3 per cent of the aggregate premiums or consideration paid for the contract. The excess of the full annuity income received annually over this amount is excluded from gross income until there has been excluded (including all prior years) an amount equal to the aggregate premiums or consideration paid, after which time the full annuity income is taxable. One or two brief examples might be helpful.

In 1933, an annuity income of $800 a year was purchased for a consideration of $10,000. In 1934, the annuitant received the first annuity income of $800. The portion to be included in gross income for 1934 is $300 (3 per cent of $10,000). The portion to be excluded for 1934 is $500. This rule will apply for 20 years, that is, until a total of $10,000 has been excluded from gross income ($500 a year for 20 years), after which time the full annuity income of $800 a year will have to be included for tax.

In 1923, an annuity income of $800 a year was purchased for a consideration of $10,000. From 1924 to 1933 inclusive (10 years), the annuitant received an income of $800 annually (total, $8,000), none of which has been included as yet in gross income. He may, therefore, exclude from gross income in the future an additional $2,000 ($10,000 less $8,000). The portion of the annuity to be

FEDERAL ESTATE TAX, 1934 REVENUE ACT

In the following table is shown the new Federal Estate Tax as compared to the 1932 Revenue Act and the 1926 Revenue Act, in each case the maximum of the New York State Tax credit ($40,000) being allowed.

Net Estate Before Exemption	1926 Revenue Act	1932 Revenue Act	1934 Revenue Act
$100,000	——	$1,500	$1,500
200,000	$300	8,300	10,400
250,000	600	11,600	15,200
300,000	900	15,900	22,000
400,000	1,700	23,700	34,800
500,000	2,500	32,500	49,100
600,000	3,500	41,500	64,100
700,000	4,500	51,500	80,600
750,000	5,100	56,600	89,200
800,000	5,700	61,700	97,800
900,000	6,900	72,900	116,500
1,000,000	8,300	84,300	135,900
2,000,000	24,900	215,900	361,500
3,000,000	45,500	371,500	631,100
4,000,000	70,100	551,100	944,700
5,000,000	97,900	757,900	1,301,000

It will be noted from the above table that under the 1926 act a person owning a $500,000 estate was faced with a Federal state Tax of only $2,500, but that under the 1934 act the same estate will be obligated to pay the Federal Government $49,100.

Barring special provision, the executor will require ten per cent of the best assets of such an estate to pay this obligation. It is therefore obviously much better to allow an insurance company to pay this item, which it will do for an amount less than the legal rate of interest on the principal involved each year until death.

"I have come to the distinct conclusion that by far the best, and indeed almost the only practical way of guarding against the possible ruinous loss by a forced sale of securities for the purpose of paying the various estate and inheritance taxes that are being imposed nowadays, both by the National and State Governments, is by means of life insurance which, for a moderate annual payment will insure the sum necessary to pay such taxes without the sacrifice of the securities."

ELIHU ROOT

included in gross income for 1934 is $300 (3 per cent of $10,000). The portion to be excluded for 1934 is $500. This rule will apply for 4 years, that is, until the additional $2,000 has been excluded from gross income, after which time the full annuity income of $800 a year will have to be included for tax.

None of the states which impose a personal income tax use the present Federal rule for taxing annuities. Most of these states exempt the full annuity income from tax until there has been received an amount equal to the consideration paid. There are, however, exceptions, Massachusetts taxing all annuity income at the rate of 1½ per cent, while Ohio and a few other states attempt to tax annuity contracts under personal property tax laws.

Under the previous Federal Income Tax Law interest paid on an indebtedness incurred to purchase an annuity was not deductible. The present law contains no such provision and it would appear, therefore, that such interest paid will now be allowed as a deduction.

Estate and Inheritance Taxes

Estate and inheritance taxes are imposed against the transfer of property to beneficiaries at the death of the owner of an estate. The Federal Government imposes an estate tax, while every state and territory, except Nevada and the District of Columbia, imposes either an inheritance tax or an estate tax, or both.

Life insurance proceeds payable by reason of the death of the insured to or for the benefit of his *estate* are taxable like any other asset. On the other hand, proceeds payable to *named beneficiaries* are granted a special exemption by the Federal Government and by all of the states except Wisconsin.

The present Federal Estate Tax Law provides that proceeds of policies taken out by the insured on his own life which are payable to named beneficiaries are free from tax up to $40,000. This special exemption is in addition to the $50,000 general exemption allowed to each estate regardless of the nature of the property.

A large majority of the states exempt from inheritance tax all life insurance proceeds payable to named beneficiaries, while a few of the states exempt such proceeds only to a limited extent. However, the advantage to be gained by these liberal exemptions, particularly in large estates, is often somewhat minimized by reason of the taxability of the proceeds under the Federal Estate Tax Law and the 80 per cent credit allowed by the Federal Government under this law for taxes paid to the states.

There is but little official information available as to the taxability of death benefits and refunds from annuity contracts. Nevertheless, it would appear that such amounts would be subject to tax under the present Federal Estate Tax Law and most state inheritance and estate tax laws. In some states, however, the taxing authorities and the courts are taking a very liberal attitude and are granting exemptions similar to those accorded to life insurance proceeds.

Gift Taxes

Gift taxes are imposed annually by the Federal Government, Oregon, Virginia and Wisconsin. While none of these laws mention life insurance or annuities directly, nevertheless, regulations interpreting the present Federal Gift Tax Law contain specific provisions dealing with the transfer of such contracts by gift. These regulations provide:

1. The irrevocable assignment of a life insurance policy, or the naming of the beneficiary of a policy without retaining any of the legal incidents of ownership therein, constitutes a gift in the amount of the net cash surrender value, if any, plus the prepaid insurance adjusted to the date of the gift. The words "prepaid insurance" have been interpreted to mean a premium payment made before the date of the gift for insurance protection after such date.

2. Where premiums on a life insurance policy are paid by an insured who has none of the legal incidents of ownership in the policy, and the beneficiary is other than the insured's estate, each premium payment is a gift in the amount thereof.

3. Where a donor purchases an annuity for a donee, the value of the gift is the cost to the donor, except that where the donor reserves the unconditional right to cause the annuity or the cash value thereof to be payable to himself or his creditors, only such payments as are made to the donee prior to the exercise of the reserved right constitutes gifts.

Under the present Federal Gift Tax Law the first $5,000 of gifts made to any one person during the calendar year, except gifts of future interests in property, is entirely free from tax. A single exemption of $50,000 is also allowed which may be taken by the donor in one year or spread over a number of years until it has been exhausted.

Insurance and Annuity Advantages

Naturally, tax evasion should never be recommended. On the other hand, legal avoidance of taxation is an evidence of good judgment. Why should not every estate owner take advantage of the many exemptions granted by law for the purpose of minimizing his tax burdens?

The principal advantage granted to life insurance under *income tax* laws is the complete exemption of proceeds paid by reason of the death of the insured in a single sum or otherwise, regardless of amount or to whom paid. For example, where a $10,000 policy is purchased for an annual premium of $300 and the insured dies during the first year, the beneficiary receives $10,000 entirely free from income tax, although the financial profit from the transaction amounts to $9,700. The proceeds may be paid in installments, in which event the beneficiary receives tax-free over a period of years a sum considerably in excess of $10,000. Although the insured should live for several years and continue to pay the premiums, the financial profit and taxes saved on the transaction resulting from death would be substantial for a considerable length of time, without even taking into account the cost of the protection. If the insured should continue to live until there is no further need for insurance protection and the proceeds are used for his own benefit in old age, all amounts received by him during his lifetime would be exempt from income tax until he had recovered a sum equal to the aggregate premiums paid for the policy.

New Provisions Explained

In many cases life insurance is used to provide future charitable gifts, thus effecting a tax-saving through the deductibility of the premiums paid for such policies.

The new provision of the Federal Income Tax Law changing the method of taxing annuity income is not nearly as disadvantageous as it might appear. The amount of the total exemption allowed is exactly the same as under prior laws, the only difference being that the annuitant must live a longer period to obtain its full benefit. For example, under prior laws, the Government permitted annuitants to receive the full annuity income tax-free until the full consideration paid for the contract had been recovered, while under the new law the Government collects a tax on a portion of the income each year but permits the annuitant to receive the remainder of the income tax-free until the full consideration has been recovered. It is interesting to note that in most cases the total tax paid during the exemption period under the new law would be considerably less than for the same period under the former method of taxation; that is, if the annuitant should live a sufficient length of time to recover the full consideration tax-free and the present tax rates and exemptions remain unchanged.

So far as *inheritance and estate taxes* are concerned there are many good reasons why estates should be created by means of life insurance payable to named beneficiaries. The $40,000 special exemption granted under the Federal Estate Tax Law alone has been responsible for the sale of a large amount of life insur-

(*Concluded on page 60*)

"We Get in Order"

(Concluded from page 14)

could pay for, and endeavoring to get rich by speculation all played their part. We borrowed too much and took too many chances. It sometimes looks as if nothing like the old order ever would return. This is not an unusual state of mind for people in a financial crisis. Exactly the old order never will return, but such order as is possible in a disorderly world will come back. There are already many signs that it is coming. Amid all this confusion life insurance has stood the test perhaps as well as any business. We have had and are still having troubles and perplexities, but our essential soundness is as unquestioned as it has been for the past fifty years. If I were to try to differentiate between what is called civilization and barbarism, I should say that as the average care for the future increased, so did civilization become greater.

So, as we gradually get the ship of state sailing in known waters and in the desired direction, after being blown off our course and obliged to take emergency measures to ride the gale out, those devices which helped her best and stood the strain of the storm with least damage will acquire added respect and affection from the crew and the passengers. High among these is life insurance. No institution helped any more to carry the country successfully through the last five years. Its services in times of peace and calm are no less great but not quite as spectacular. So when we get in order again, it is not too much to say that all reasonable men and women in any position of responsibility will be unwilling to be without adequate protection for themselves and their dependents.

"A Bulwark of Safety"

(Concluded from page 12)

there are individuals responsive to their duty to provide a more substantial degree of protection than that which could be afforded under plans commonly urged by those who advocate a minimum of social insurance, for their families, or for themselves in old age, to the full extent of their ability to do so. It is impossible to imagine an America in which the majority of its citizens would not be included in this class. The same industriousness on the part of management, the same appreciation of the importance of safety, the same desire to meet the changing needs of policyholders, the same ideals of public service and the same courage to oppose vigorously any proposal which may threaten the welfare of policyholders will enable life insurance to face the future confident and unafraid.

MARY PICKFORD

: : :

Likes Guaranteed Income Idea

INSURED FOR $1,000,000

MARY PICKFORD, the original Biograph girl, long a star of the movies and known for many years as "America's Sweetheart," speaking to newspaper reporters recently, remarked, matter of factly, that she was one of the wealthiest women in Hollywood.

She was not seeking to be "high hat" nor to "put on the dog" when she made this statement. Miss Pickford is not "high-hat." She is a charming woman, still as beautiful as she ever was. She is human, easy to talk to and she answers all questions frankly and truthfully. Her remark was made in reply to a query regarding her financial status.

Despite this, Miss Pickford is today considering taking out a $100,000 annuity. Her lawyer, who has the handling of her finances, she revealed, has the matter under his consideration now and Miss Pickford feels rather certain that he will advise her taking it out as the proposition sounded very well to her.

Miss Pickford makes "no bones" as to her reasons for desiring the annuity.

"It is a protection against mistakes of judgment on my part," she said. "We are all human and we all make mistakes. And this will be a safeguard against any mistakes that I may make.

"I have a revocable trust with the investments composed of sound municipal and Government bonds. I have had this for some time. But I like the idea that Mr. Schwab (he is the agent endeavoring to sell her the annuity) outlined of the guaranteed income.

"I expect to be on this world for many years yet. We are longlivers in my family. My grandmother was in her eighties when she died. I expect to make mistakes. We all make them."

Miss Pickford was asked regarding the $1,000,000 life insurance she is credited with carrying. She said that this policy was carried on her life by United Artists with the movie company as beneficiary. It was really business insurance.

In any event, Mary Pickford, recognized as one of the cleverest women in Hollywood, is today seriously considering an annuity as "protection against mistakes of judgment on my part."

SYMBOL OF SECURITY

AETNA LIFE INSURANCE COMPANY ··· HARTFORD, CONNECTICUT

LOCK the DOOR on POVERTY and WANT

Irene Rich, Star of Air, Stage and Films, Says Life Insurance Furnishes the Key

By JOHN RICHARD

FIFTEEN years ago Irene Rich, then living in Los Angeles, who had never before known the meaning of want, found herself in the position of being forced to support both herself and her young daughter.

Los Angeles being synonymous with the movies, it was only natural that she should seek employment in the flickering films. She joined the ranks of the extras and she worked, now and then, mostly then, at the standard wage of $5 a day.

But it is difficult to support both yourself and a young child on only a few days work a week as Irene Rich discovered. And so she worked hard, doing more than the average extra was supposed to do. Her willingness to work, plus her beauty, soon attracted the attention of a director. He suggested that she be given a "bit" in the next picture.

That chance was all that Irene Rich needed. So well did she play the small part that it was not very long before she became a leading lady and then a star.

Today Irene Rich is a star of the radio, the movies and the stage. After an entire year on the air, she has been re-signed, at more money, by her sponsor for twenty-two additional weeks over the Blue network of the National Broadcasting Company. Her radio contract specifies that she can broadcast only from either Chicago or New York and so she has been forced to turn down a number of movie offers, the last one within the past few weeks. She is also starring on the stage in "Mrs. Quincy Hollis."

Yes, today Irene Rich has fame and fortune. She looks almost as young as she did when she first started in the movies fifteen years ago. She is just as gracious and just as beautiful. But she has never forgotten those struggling days in Hollywood. And she has arranged that no member of her family will ever know the struggles she knew or ever have to endure them.

With the very first money she earned in the movies, Irene Rich started to assure herself of financial independence. And the method she adopted was life insurance.

Today, not only is she herself heavily insured, but she also carries insurance on her two daughters—Frances, who is in her early twenties, and Jane, who is in her early teens, and on her mother.

"I believe that life insurance is a wonderful investment," Miss Rich told me. "I know that I have found it so. And it

(*Concluded on page* 80)

We're all LINKED *together*

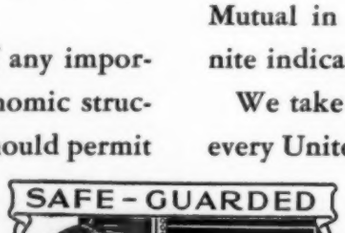
IT WOULD BE just as impossible to separate the common interests of all life insurance companies as it would be to separate all the assets of the United States of America. Financially and economically, this country and its vast resources are linked together solidly and securely.

By the same principle all life insurance companies are bound to one another for the common good of the entire life insurance business.

Undermine the strength or position of any important asset of America and the whole economic structure might suffer. No life insurance man should permit himself, knowingly or unknowingly, to undermine a competitor. Every knock against the other fellow or the contract he offers is a knock against life insurance as an institution—and, in the end, the knocker may find himself the one being really hurt.

United Mutual realizes that those in the life insurance business are inseparably linked together. The principles behind United Mutual *Safeguarded* Life Insurance — and the methods employed by United Mutual in steadily increasing its business—are definite indications of this belief and policy.

We take pleasure in pointing out, once again, that every United Mutual contract is backed by the strongest of securities—Government and Municipal bonds.



UNITED MUTUAL

LIFE INSURANCE COMPANY

INDIANAPOLIS, INDIANA

United Mutual has excellent opportunities in the field for capable men

MILLIONAIRE POLICYHOLDERS

A List of More Than Three Hundred Individuals Who Own Policies Aggregating $1,000,000 or More

Pierre S. Du Pont, Wilmington, Del.		$7,000,000
John C. Martin, Philadelphia, Pa.		*6,540,000
Marshall Field III, Chicago, Ill., and New York		*5,500,000
Frederick B. Patterson, Dayton, Ohio		*5,480,500
Joseph M. Schenck, New York, N. Y.		*5,250,000
Walter P. Chrysler, New York	about	†5,000,000
Jesse L. Lasky, New York, N. Y.		*5,000,000
L. R. Smith, Milwaukee, Wis.		*4,600,000
William Ziegler, Jr., New York, N. Y.		*4,500,000
Charles Stewart Mott, Detroit, Mich.		*4,356,500
William, R. Coe, New York, N. Y.		4,217,750
Peter E. Martin, Detroit, Mich.		4,000,000
A. H. Landwehr, Holland, Mich.		*3,850,000
C. M. Higbee, Detroit, Mich.		3,600,000
Morris Markin, Kalamazoo, Mich.		3,500,000
Snellenburg & Co., Executives, Philadelphia, Pa.		†3,500,000
Joseph P. Day, New York, N.Y.		*3,250,000
Mrs. Henry E. Yeiser, Cincinnati, Ohio		3,250,000
Benjamin Winter, New York, N. Y.		3,100,000
Floyd L. Carlisle, New York, N. Y.	over	3,000,000
Herbert J. Yates, New York, N. Y.	over	*3,000,000
Mrs. E. G. Burkham, St. Louis, Mo.		3,000,000
Edward M. Harris, Philadelphia, Pa.		3,000,000
Mrs. Mollie Newbury, Chicago, Ill.		†3,000,000
Charles Webb's Sons, Philadelphia, Pa.		3,000,000
Victor H. Hanson, Birmingham, Ala.		2,725,000
E. E. Bensinger, Chicago, Ill.		†2,500,000
P.P. Cowans, Montreal, Canada		2,500,000
O. Y. Schnering, Chicago, Ill.		*2,500,000
Harry M. Warner, New York, N. Y.		*2,500,000
Jacob Weikel, Atlantic City, N. J.		†2,500,000
Charles R. Blythe, San Francisco, Calif.		2,250,000
Forest D. Dorn, Bradford, Pa.		*2,220,873
Philip Le Boutillier, New York, N. Y.		*2,220,000
Henry Mandel, New York, N. Y.		*2,200,000
John A. Carroll, Chicago, Ill.		2,150,000
C. F. Williams, Cincinnati, Ohio		2,100,000
M. B. Skaggs, Oakland, Calif.		*2,075,000
Donald Woodward, Le Roy, N. Y.		2,050,477
A. F. Adams, Kansas City, Mo.	over	2,000,000
W. C. Bradley, Columbus, Ga.	over	2,000,000
Roy D. Chapin, Detroit, Mich.	over	2,000,000
Belin Du Pont, Wilmington, Del.	over	2,000,000
Charles Fisher, Detroit, Mich.	over	2,000,000
William Fisher, Detroit, Mich.	over	2,000,000
Irving L. Isaacs, New York, N. Y.	over	2,000,000
Lawrence Marx, New York, N. Y.	over	2,000,000
John Barrymore, New York, N. Y.		2,000,000
W. L. Clayton, Houston, Tex.		2,000,000
George R. Fink, Detroit, Mich.		2,000,000
Fred J. Fisher, Detroit, Mich.		2,000,000
Kurt Froetert, Milwaukee, Wis.		*2,000,000
Hanover Shoe Factory, Hanover, Pa.		†2,000,000
Roy W. Howard, New York, N. Y.		2,000,000
Seymour Knox, Buffalo, N. Y.		2,000,000
Frederick N. Rix, Hot Springs, Ark.		*2,000,000
David J. Stern, Philadelphia, Pa.		*2,000,000
Richard Webber, Detroit, Mich.		2,000,000
Morris White, New York, N. Y.		2,000,000
Roy Adams, Indianapolis, Ind.	about	2,000,000
Stanley B. Resor, New York, N. Y.		*1,883,830
George Brandeis, Omaha, Neb.		*1,840,000
B. C. McClellan, New Orleans, La.		*1,800,000
Harry Dunn, New York, N. Y.		1,800,000
Louis F. Swift, Chicago, Ill.		1,800,000
John N. Willys, Toledo, Ohio		*1,800,000
Hunter L. Gary, Kansas City, Mo.		*1,793,000
C. Wilbur Miller, Baltimore, Md.		1,750,000
Arthur Reis, New York, N. Y.		1,750,000
Walter M. Murphy, Los Angeles, Calif.		1,732,500
Edward J. Young, Madison, Wis.		*1,715,000
E. E. McCray, Kendallville, Ind.		*1,650,000
Edwin F. Greene, Boston, Mass.		1,600,000
Jack Kaplan, New York, N. Y.		*1,600,000
Norman A. Perry, Indianapolis, Ind.		1,600,000
Abe Plough, Memphis, Tenn.		*1,530,000
Theodore Swann, Birmingham, Ala.		*1,505,000
Edward G. Budd, Philadelphia, Pa.	over	1,500,000
Frank G. Allen, Boston, Mass.		1,500,000
Fred F. Brewster, New Haven, Conn.		1,500,000
Henry W. Breyer, Jr., Philadelphia, Pa.		1,500,000
Morris L. Clothier, Philadelphia, Pa.		1,500,000
Collins & Aikman, Philadelphia, Pa.		†1,500,000
William J. Cox, New York, N. Y.		*1,500,000
Bernard Davis, Philadelphia, Pa.		*1,500,000
Alfred Decker & Cohen, Chicago, Ill.		†1,500,000
Gimbel Brothers, Executives, Philadelphia, Pa.		†1,500,000
Lit Brothers, Executives, Philadelphia, Pa.		†1,500,000
Edgar L. Marston, Santa Barbara, Calif.		1,500,000
F. L. Maytag, Newton, Ia.		*1,500,000
Jay R. Monroe, South Orange, N. J.		†1,500,000
George E. Nicholson, Kansas City, Mo.		1,500,000
Martin M. Pearlman, Philadelphia, Pa.		1,500,000
H. H. Rogers, Jr., New York, N. Y.		1,500,000
Paul Schoellkopf, Buffalo, N. Y.		1,500,000
Fred Wardell, Detroit, Mich.		1,500,000
Albert Warner, New York, N. Y.		*1,500,000
Walter Schroeder, Milwaukee, Wisc.		1,485,500
J. M. West, Houston, Texas		1,480,000
Asa G. Candler, Jr., Atlanta, Ga.		1,450,000
Waite Phillips, Tulsa, Okla.		1,400,000
William Candler, Atlanta, Ga.		1,385,000
Percival E. Foerderer, Philadelphia, Pa.		1,370,000
E. J. Nolan, Los Angeles, Calif.		1,350,000
Clarence E. Linz, Dallas, Texas		1,336,000
H. C. Hatch, Toronto, Ont., Can.		*1,332,000
Sidney J. Weinberg, Scarsdale, N. Y.		*1,311,000
Albert M. Greenfield, Philadelphia, Pa.		1,310,560
G. G. G. Peckham, Cleveland, Ohio		*1,300,000
Joseph Paterno, New York, N. Y.		*1,300,000
Roy E. Tilles, New York, N. Y.		1,300,000
Ed. A. Frost, Shreveport, La.		1,300,000
Frank E. Gannett, Rochester, N. Y.		1,300,000
Edwin H. Krom, New York, N. Y.		*1,280,000
Tom J. Walsh, Davenport, Ia.		*1,280,000
Hallie C. Blake, Boston, Mass.		1,250,000
James M. Cox, Dayton, Ohio		1,250,000
Joseph Di Giorgio, New York, N. Y.		*1,250,000
Joseph (Buster) Keaton, Los Angeles, Calif.		†1,250,000
F. W. Leistikow, Winnipeg, Canada		*1,250,000
Axel H. Lonquist, Chicago, Ill.		1,250,000

†Business insurance. *Includes business insurance.

Otis Skinner, New York, N. Y.		1,250,000
Norma Talmadge, Los Angeles, Calif.		*1,250,000
Dr. T. H. Leggett, Ottawa, Ont.		1,250,000
Joseph H. Himes, Washington, D. C.		*1,250,000
Ery Kehaya, New York, N. Y.		*1,250,000
Harold L. Arnold, Los Angeles and San Francisco, Cal.		1,225,000
Stuart Gammill, Jackson, Miss.		1,200,000
Harvey S. Firestone, Akron, Ohio		*1,200,000
J. P. Abney, Greenwood, S. C.		1,200,000
Walter Kasten, Milwaukee, Wis.		*1,200,000
Edmund I. Kaufmann, Washington, D. C.		1,200,000
E. Lansing Ray, St. Louis, Mo.		1,200,000
James E. Davidson, Bay City, Mich.		1,185,044
Col. E. O. Thompson, Amarillo, Texas		1,178,000
J. Rogers Flannery, Pittsburgh, Pa.		1,152,500
Carl Weeks, Des Moines, Ia.		*1,152,500
Frank Phillips, Bartlesville, Okla.		1,157,000
Worthington Scranton, Scranton, Pa.		1,150,000
Alfred B. Freeman, New Orleans, La.		*1,137,000
F. Harold Johnston, Bradford, Pa.		1,130,000
Frank A. Vanderlip, New York, N. Y.		1,130,000
Arthur W. Stebbins, New York, N. Y.		*1,125,000
Marie S. Smith, Kansas City, Mo.		1,113,000
Charles F. Noyes, New York, N. Y.		*1,110,565
Alba B. Johnson, Philadelphia and Rosemont, Pa.		1,100,000
James D. Dole, San Francisco, Calif.		†1,100,000
Harry H. Rogers, San Antonio, Texas		1,100,000
Charles R. Bell, Los Angeles, Calif.		1,100,000
Wm. J. Brewster, New York, N. Y.		1,100,000
R. (Le Roy) W. Wilson, Chicago, Ill.		1,100,000
Nels Shoan, River Forest, Ill.		1,100,000
Dave S. Joseph, New York, N. Y.	about	*1,100,000
Claude K. Boettcher, Denver, Colo.		1,089,500
L. P. Bonfoey, Quincy, Ill.		*1,085,000
Edw. Landreth, Fort Worth, Tex.		*1,080,000
F. D. Yuengling, Pottsville, Pa.		*1,058,000
Henry I. Peffer, New York, N. Y.		*1,060,000
Elmer H. Maytag, Newton, Ia.		*1,050,000
Eugene J. Curtis, Clinton, Iowa		*1,040,000
Jesse H. Jones, Houston, Texas		1,025,000
T. R. Palmer, Erie, Pa.		*1,025,000
J. H. Barringer, Dayton, Ohio		1,015,000
Robert L. Studley, Boston, Mass.		1,015,000
Walter R. Ramsey, Oklahoma City, Okla.		*1,013,033
P. J. Morgan, Cleveland, O		*1,010,000
Eugene B. Simonin, Philadelphia, Pa.		1,010,000
I. E. Oppenheim, Scranton, Pa.		*1,008,000
Ira A. Schiller, New York, N. Y.		1,005,000
E. G. Trimble, Kansas City, Mo.		*1,005,000
R. J. Brennan, Bradford, Pa.		*1,002,331
Anheuser-Busch, Inc., St. Louis, Mo.	over	†1,000,000
Hugo F. Arnold, Chicago, Ill.	over	1,000,000
Edgar S. Baruc, New York, N. Y.	over	1,000,000
Ernest Behrend, Erie, Pa.	over	1,000,000
Joshua Cosden, New York, N. Y.	over	1,000,000
H. B. Crouse, Syracuse, N. Y.	over	1,000,000
Alwin C. Ernst, Cleveland, Ohio	over	1,000,000
Porter M. Farrell, Indianapolis, Ind.	over	1,000,000
Alfred C. Fuller, Hartford, Conn.	over	1,000,000
Walter W. Head, St. Louis, Mo.	over	1,000,000
J. Arthur Hoffman, Detroit, Mich.	over	*1,000,000
Norbert A. Hoffman, Detroit, Mich.	over	*1,000,000
Harold C. Keith, Brockton, Mass.	over	†1,000,000
Charles F. Kettering, Dayton, Ohio	over	1,000,000
Louis R. Lurie, San Francisco, Calif.	over	1,000,000
Jos. F. McGowin, Mobile, Ala.	over	1,000,000
J. C. Newman, Montreal, Que., Canada	over	1,000,000
Robert P. Page, Philadelphia, Pa.	over	1,000,000
Harold I. Pratt, New York, N. Y.	over	1,000,000

†Business insurance. *Includes business insurance.

Gordon S. Rentschler, New York, N. Y.	over	1,000,000
Gilbert Roland, New York, N. Y.	over	*1,000,000
A. A. Schlesinger, Milwaukee, Wis.	over	1,000,000
D. A. Schulte, New York, N. Y.	over	1,000,000
Lawrence E. Simon, New York, N. Y.	over	1,000,000
Jacob A. Voice, New York and Brooklyn, N. Y.	over	*1,000,000
Abe White, New York, N. Y.	over	1,000,000
John Sawyer Wilson, Jr., Baltimore, Md.	over	1,000,000
Samuel Zemurray, New Orleans, La.	over	1,000,000
Wendal W. Anderson, Detroit, Mich.		1,000,000
Mrs. J. Ogden Armour, Chicago, Ill.		1,000,000
X. M. Audebert, New York, N. Y.		1,000,000
A. B. Ayres, Newcastle, Indiana		1,000,000
Morris T. Baker, Minneapolis, Minn.		*1,000,000
J. H. Ballantine, New York, N. Y.		1,000,000
Bernard M. Baruch, New York, N. Y.		1,000,000
Sidney J. Bauman, New York, N. Y.		1,000,000
J. J. Bernet, Cleveland, Ohio		1,000,000
Fred O. Bezner, Detroit, Mich.		1,000,000
F. Donaldson Brown, New York, N. Y.		1,000,000
James A. Buchanan, Texarkana, Ark.		1,000,000
C. H. Cobb, Los Angeles, Cal.		1,000,000
Howard Colman, Rockford, Ill.		1,000,000
Howard Coonley, Boston, Mass.		†1,000,000
Karl W. Corley, Washington, D. C.		1,000,000
Harvey C. Couch, Pine Bluff, Ark.		*1,000,000
Powel Crosley, Jr., Cincinnati, Ohio		†1,000,000
Leo T. Crowley, Madison, Wis.		1,000,000
Wm. H. Danforth, St. Louis, Mo.		1,000,000
Chas. I. Davies, Wyomissing, Pa.		1,000,000
Meyer Davis, Washington, D. C.		1,000,000
Cecil B. DeMille, Los Angeles, Calif.		*1,000,000
Douglas Shoe Co., Boston, Mass.		†1,000,000
A. J. Drexel-Biddle, Philadelphia, Pa.		1,000,000
Lammot Du Pont, Wilmington, Del.		1,000,000
Douglas Fairbanks, Los Angeles, Calif.		1,000,000
John B. Ford, Jr., Detroit, Mich.		1,000,000
E. L. Ford, Detroit, Mich.		1,000,000
Fred F. French, New York, N. Y.		†1,000,000
Allis S. Fried, New York, N. Y.		†1,000,000
Frank D. Fuller, Springfield, Mass.		1,000,000
A. G. Geohegan, New Orleans, La.		1,000,000
Edward S. Goodwin, New York, N. Y.		†1,000,000
Leslie D. Hawkridge, Boston, Mass.		1,000,000
Clifford Hemphill, New York, N. Y.		1,000,000
Chas. D. Hilles, New York, N. Y.		1,000,000
Irving H. Hellman, Los Angeles, Calif.		1,000,000
H. P. Hollins, New York, N. Y.		1,000,000
Burton A. Howe, Grand Rapids, Mich.		1,000,000
Al Jolson, Los Angeles, Calif.		†1,000,000
Albert Kahn, Detroit, Mich.		1,000,000
Ernest Kanzler, Detroit, Mich.		1,000,000
Herbert Kaufman, New York, N. Y.		1,000,000
J. W. Kieckhefer, Milwaukee, Wis.		1,000,000
Alfred Krippendorf, Cincinnati, Ohio		1,000,000
Louise Lathrop, Detroit, Mich.		1,000,000
Frank H. Lee, Danbury, Conn.		*1,000,000
W. E. Lee, Tampa, Fla.		1,000,000
Harold Lloyd, Los Angeles, Calif.		1,000,000
J. M. Lontz, Richmond, Ind.		*1,000,000
Robt. O. Lord, Detroit, Mich.		1,000,000
Leonce Marx, New York, N. Y.		*1,000,000
George W. Mason, Detroit, Mich.		1,000,000
John W. McConnell, Montreal, Quebec		1,000,000
John McCormack, New York, N. Y.		1,000,000
Charles H. McCormick, San Francisco, Calif.		†1,000,000
Mrs. J. McCune, Pittsburgh, Pa.		1,000,000
Bernarr McFadden, New York, N. Y.		1,000,000
George H. Mead, Dayton, Ohio		1,000,000
L. H. Meeker, New York, N. Y.		1,000,000

(*Concluded on page 80*)

"Unwavering Confidence"

(*Concluded from page 13*)

tracts, but they do not forget that the savings of their policyholders have made these current distributions possible. The best answer to those doubtful of the future of the life insurance institution is that, notwithstanding very natural influences tending to create distrust, policyholders, with wonderful unanimity, have continued their confidence and have devoted their savings to the payment of new and renewal premiums for the increase and support of their life insurance protection. Undoubtedly the monies made available, as the necessities of the times have compelled policyholders to draw down their life values, have tended to confirm and extend respect for life insurance accomplishment, but without practical adherence by new and old policyholders to life insurance programs, the results achieved would not have been possible. Respect and regard for the institution would not have been sufficient, without practice by policyholders of the faith exhibited by the acquisition and retention of their contracts.

Comparison of the receipts and disbursements of Life Companies in the first depression year with the last year will illustrate the extent to which life insurance has developed confidence on the part of policyholders. 1930, while the first year in the depression cycle, was uninfluenced except in the lesser amount of new insurance written, by real depression conditions. The Companies generally had not yet thought it advisable to reduce their dividends, and premium income from existing insurance was not yet tremendously disturbed. While there had been increases in cash surrenders and in policy loans, these increases had not yet taken on alarming proportions. The "Combined Aggregates" for the two years cover the Companies listed in the Compendium of Official Life Reports.

	1930		1933	
Total Receipts	$4,593,973,000		$4,622,292,000	
Divided as follows:				
Premium Receipts	$3,524,327,000	76.7%	$3,321,798,000	71.9%
Interest and Other Income	1,069,646,000	23.3%	1,300,494,000	28.1%

These receipts, it will be noted, were derived from premium in substantially smaller proportion in 1933 than they were in 1930, although the total of all receipts for 1933 was only slightly greater than in 1930. Premium receipts had fallen off in 1933, as compared with 1930, but interest and other income had increased by more than enough to compensate and to produce the totals and percentages above set forth.

From these figures of disbursements, several interesting comparisons can be noted. Combining the death losses, surrendered policies, dividends to policyholders, and other benefits to policyholders, payments were made on policyholders' account in 1930 of $2,246,777,000 (49.0 per cent of total expenditures) and in 1933, $3,016,434,000 (65.2 per cent). It thus appears that, of the total receipts, there was paid out in 1933 on policyholders' account, a percentage 16 per cent greater than in 1930. Inasmuch as the additions annually made to reserves from total receipts are in reality for the benefit of policyholders, we can add to the payments actually made on policyholders' account, the additions to reserve over total receipts in 1930 of $1,395,435,000, making a total payment on policyholders' account or reserved for their benefit of $3,642,212,000 (79.3 per cent of total expenditures); and, in like manner, add to the disbursements on account of policyholders for 1933 the addition to reserves in that year of $704,861,000, making a total of $3,721,295,000 (80.5 per cent). It thus appears that a slightly larger amount was disbursed on policyholders' account or retained for their benefit in 1933. The difference in total was not great enough to be impressive, but analysis discloses that the Companies did not in 1933 withhold from disbursements to policyholders for addition to reserves as much as they had deemed necessary in 1930, the amount in 1933 being only about one-half of that withheld in 1930. This did not mean, however, any stinting of the appropriation to reserve required by law, or deemed necessary for contingency reserve in support of the legal reserve. In 1930 and years prior to 1933 the reserves had already been strengthened, not only to the legal requirement, but to the degree prudently desirable for contingency provisions; so that it was possible to prudently withhold from policyholder distribution and appropriate to surplus a smaller amount in percentage and total in 1933 than in 1930.

	1930		1933	
Total Disbursements	$3,198,538,000		$3,917,431,000	
Distributed as follows:				
Death Losses	855,745,000	18.6%	877,065,000	19.0%
Surrendered Policies	614,223,000	13.4%	1,356,613,000	29.3%
Dividends to Policyholders	553,658,000	12.1%	499,443,000	10.8%
Other Payments to Policyholders	223,151,000	4.9%	283,313,000	6.1%
Agents Commissions, etc.	497,549,000	10.8%	358,520,000	7.8%
Dividends to Stockholders	21,917,000	.5%	9,073,000	.2%
Other Expenditures	432,295,000	9.4%	533,404,000	11.5%
Addition to Reserve	1,395,435,000	30.3%	704,861,000	15.3%

From these comparisons as a whole, there is to be concluded that life insurance in the fourth year of the depression was able to appropriate from premium income and interest (other income being comparably insignificant), on account of payments to policyholders and reserves for their benefit, larger amounts than in the first year, and did actually distribute to policyholders, their estates or beneficiaries, greater amounts in 1933 than in 1930. These great advantages on policyholders' account or for their benefit were accomplished without any diminution of the security to policyholders established and maintained under the Legal Reserve Life Insurance plan. These facts of life insurance performance under depression conditions are more persuasive in the promotion of continued confidence in coming days than the outgivings of doubters who read the future as without hope.

JOHN R. HARDIN.

"Two Great Services"

(*Concluded from page 14*)

business in a position which, in the long run, will make it a debtor to the depression. As the planters of a southern community once erected a monument to the boll weevil, so life insurance can ascribe to the collapse of the last few years advantages which should eventually more than offset the tribulation suffered. As general business improves and income for the payment of premiums becomes available this will be apparent.

A striking revelation of the period as relates to life insurance should not be overlooked, that is, its universal adaptation to whatever changes may come in the social, business, and governmental structure.

Under the New Deal as under the Old Order, life insurance has its adequate place. Whatever changes may come, no reformation can be so radical, short of communism itself, that would seem to require fundamental changes in the life insurance structure or lessen its value to society.

In short, life insurance may face the future with renewed assurance of its ability to satisfy in growing volume those manifest needs which no other agency can meet so well and so completely.

HEART DISEASE

DIABETES

How Many Will

15–100,000

One hundred thousand youths at age 15 look hopefully toward a long life. Science gives them each an expectation of living to 65.

A decade brings changes. 3797 have answered death's call and . . .

25–96,200

. . . Only 96,203 attained age 25. These can anticipate 42 more years of this world's existence with the end at age 67.

But through the ravages of disease, particularly tuberculosis and appendicitis, 4209 never reach . . .

35–91,994

. . . Age 35 which is considered manhood's peak. 91,994, thankful of their escape, can look to 33 more years of life.

The journey down to middle age is fraught with danger. Cancer and diabetes cast their blight on 5252 . . .

45–86,742

. . . And at age 45, 86,742 of the group are each expectant of 25 years, a quarter of a century of life.

In the succeeding decade, the heart begins to lose its stamina and is the principal cause in the death of 9464 . . .

55–77,278

. . . So that at age 55, only 77,278 are looking forward to allotted span of life.

Before ten years have elapsed and the first milestone of old age is reached, the failing heart removes 16,106 names from the roster . . .

TUBERCULOSIS

ACCIDENTS

DISEASES OF CHILDHOOD

THE experience of men and women in every walk of life teaches the truth of the adage that death and taxes, indeed, are two certain things.

On these pages the actuaries show probabilities which have been proved so long as to be without the realm of controversy. The fact that a certain number of healthy young people at age fifteen attain ninety or better should not deter the intelligent among them from a seemly realization of their own chances.

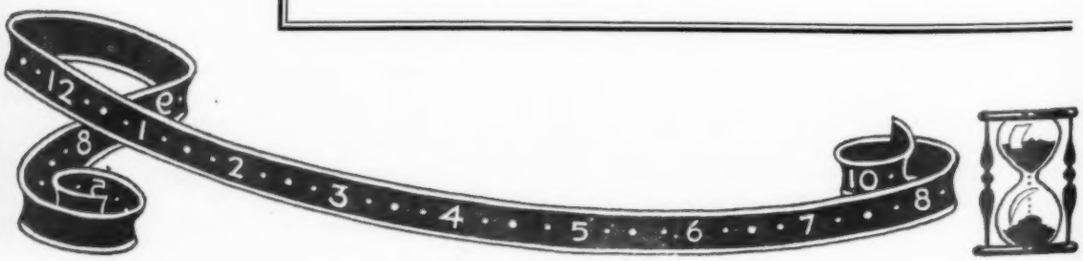
Death causes are many and varied—far more so than illustrated here. The soundest life may be snuffed out at any moment by accident or unexpected disease. The prudent adult, as evidenced throughout this magazine, hopes for the best but prepares for the worst.

The average man is little concerned with the average expectation of life, because the average man dislikes to consider himself an average man. But he is, and it might be interesting, as well as instructive, to give a short-cut method of figuring the expectation of life.

It goes like this:

Write down the number 80, deduct the present age, multiply the remainder by 7 and divide by 10. The result is the expectation of life. For all ages from 15 to 60 this method will give a result very close to the exact figure.

For example, take age fifty: $80 - 50 = 30$; $30 \times 7 = 210$;



Live To Be 100?

CANCER

APPENDICITIS

65–59,172

. . . Then, at age 65, hardly half, 59,-172, of the original 100,000, prepare to journey on the shortening road.

Death's most fruitful decade causes 27,522, almost a quarter of them all, to pass to the great beyond . . .

75–31,650

. . . And only 31,-650 live to the ripe old age of 75.

The golden years have passed. Resistance is low, and more than three-fourths of those who reach 75, or 24,135, succumb from one cause or another . . .

85–7,515

. . . Back through the years all manner of disease and other hazards to life have ever threatened and regularly taken toll. Living at age 85, 7515 have an outside hope of four more years. 7221 die in this decade worn out . . .

95–294

. . . At age 95 it is found that 294 can hope for two more years of life. Of these, 114 die at age ninety-six, 74 at ninety-seven, 47 at ninety-eight, and 27 at ninety-nine. Sixteen reach the century mark . . .

104–0

. . . The end of the road for the entire band of 100,-000 is reached before one of them marks his 104th birthday. All have passed on. Of the original 100,000 perhaps 50 per cent expected to reach 85. 7515 of them did.

210 ÷ 10 = 21. This gives 21 years as the expectation of life, the exact expectation according to the American Experience of Mortality is 20.91 years.

Such figures apply to large groups and it is, of course, impossible to determine accurately the life expectation of any given individual. The experience of life insurance with first year death claims bears this out. It is pertinent, however, to remember that this individual fluctuation of so called expectancy works both ways and while a person might conceivably outlive his expectancy by many years, it is equally true that he might fail to attain the average span. For this reason the legal reserve life insurance system, better than any other known method, offers an opportunity to guard against the financial and economic hazards of the future.

The man who elects to so create a life insurance estate guarantees to himself peace of mind and freedom from worry and at the same time he guarantees to his family economic security in the event his earning power is cut short by premature death.

The life insurance company is a corporate body and as such is enabled to underwrite the financial values of its policyholders on the basis of mutuality. Inasmuch as entire families more often than not are entirely dependent upon the earning power of a single unit of the family group, it behooves the bread winner to protect that earning power to the limit of his ability through life insurance.

HOMOCIDE

OLD AGE

MISC. DEATH CAUSES

LIFE INSURANCE BIG LEAGUES

BARRING, perhaps, the famous Dean brothers of world series fame, the greatest name in baseball today is that of Gordon Stanley Cochrane. The baseball fan, though, would not recognize the Gordon Stanley part. But if you mention Gordon Stanley's pseudonym of Mickey, then he will know whom you mean.

For Mickey Cochrane has made baseball history in this year of many changes. He has given baseball a new deal by upsetting the old Eastern ruling triumvirate of New York, Philadelphia and Washington and bringing to Detroit its first American League pennant in a quarter of a century. The first league championship since the glorious days of Hughey Jennings, Ty Cobb, Wahoo Sam Crawford and Wild Bill Donovan, to name but a few of baseball's immortals.

Cochrane typifies your modern ball player. A college graduate. A football star. The type of player who has replaced the old rough-and-tumble spirit, with its rowdyism, with that of the never-say-die spirit of the college gridiron which never admits defeat until the last whistle has been blown or the last out has been called.

Babe Ruth, too, is of this never-say-die type though he is not a college graduate.

These two men are the biggest men in baseball today. They are stars, too, in that world series of Nature, the game known as life. And it is only fitting that as their chief aid in the struggle they have chosen that which we know as life insurance.

Of course, if you reside in Detroit, you will place high up on the list the names of Schoolboy Rowe, the youthful star pitcher; Goose Goslin, the slugging outfielder, and Charley Gehringer, the heavy-hitting and expert, very expert, second baseman of the Tiger nine.

* * *

First Game

THE baseball team known to sports writers as "the team of destiny," which brought to Detroit its first American League baseball championship in a quarter of a century, is composed one hundred per cent of players who believe in—and carry—life insurance.

WORLD SERIES STANDINGS

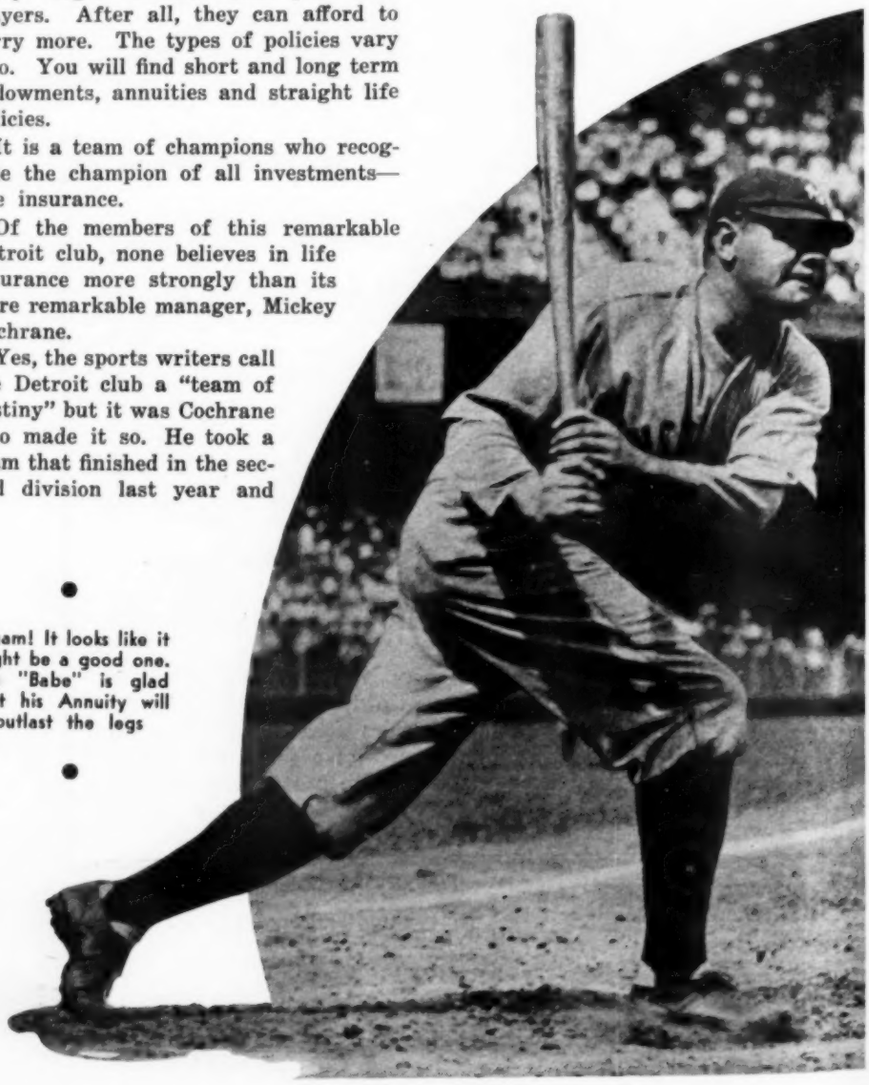
	W	L	PC
Financial Security	2	0	1.000
Down-and-outers	0	2	.000

In what amount each individual player carries it, the writer cannot tell you. But he does know that each member of the team has life insurance in varying amounts. Your stars will naturally carry larger amounts than your new players. After all, they can afford to carry more. The types of policies vary also. You will find short and long term endowments, annuities and straight life policies.

It is a team of champions who recognize the champion of all investments—life insurance.

Of the members of this remarkable Detroit club, none believes in life insurance more strongly than its more remarkable manager, Mickey Cochrane.

Yes, the sports writers call the Detroit club a "team of destiny" but it was Cochrane who made it so. He took a team that finished in the second division last year and the year before and the year before that and a couple of years before that even. He took a team that appeared to have potentialities although it had never displayed them; that was weak in hitting



Wham! It looks like it might be a good one. The "Babe" is glad that his Annuity will outlast the legs

IN THE

and weak in fielding. It had pitching of promise when the pitchers weren't getting banged all over the lot.

And in his very first year as a manager he welded this conglomerous mass into a team which he calls "the greatest and best in baseball." His weak hitters began hitting the ball and the Detroit "murderers' row" today is equal in every respect to the more famed "murderers' row" of the Yankees of a few years back. Detroit sparkled all year with its fielding. The pitching may have been weak at times, but the old college spirit inspired by Cochrane let the team stage last inning rallies of five and six runs to emerge victorious in the end.

Insured by Club

The Detroit Club carries no group policy on the team as a whole. It does, however, carry $100,000 life insurance on Cochrane. If the fans in Detroit, where Cochrane today could be elected to any office he chose, President or dictator included, had their way, this sum would be increased to one as large as the war debts.

Cochrane carries quite a sizable sum of personal life insurance. He has just one annuity today (he changed the others over); some short-term endowments and some straight life policies.

His short-term endowments are of the 10-year duration.

"A ball player's life," he said, "is 10 years. Ten years in which he makes big money. And while he is making the big money, it is up to him to save it so that he will have something when his big earning days are over. So that he will be financially independent."

Cochrane took out his first policy 10 years ago. He has been adding several policies every year or two. Today he has "more life insurance than I can really afford to carry, but I am going to add to it later."

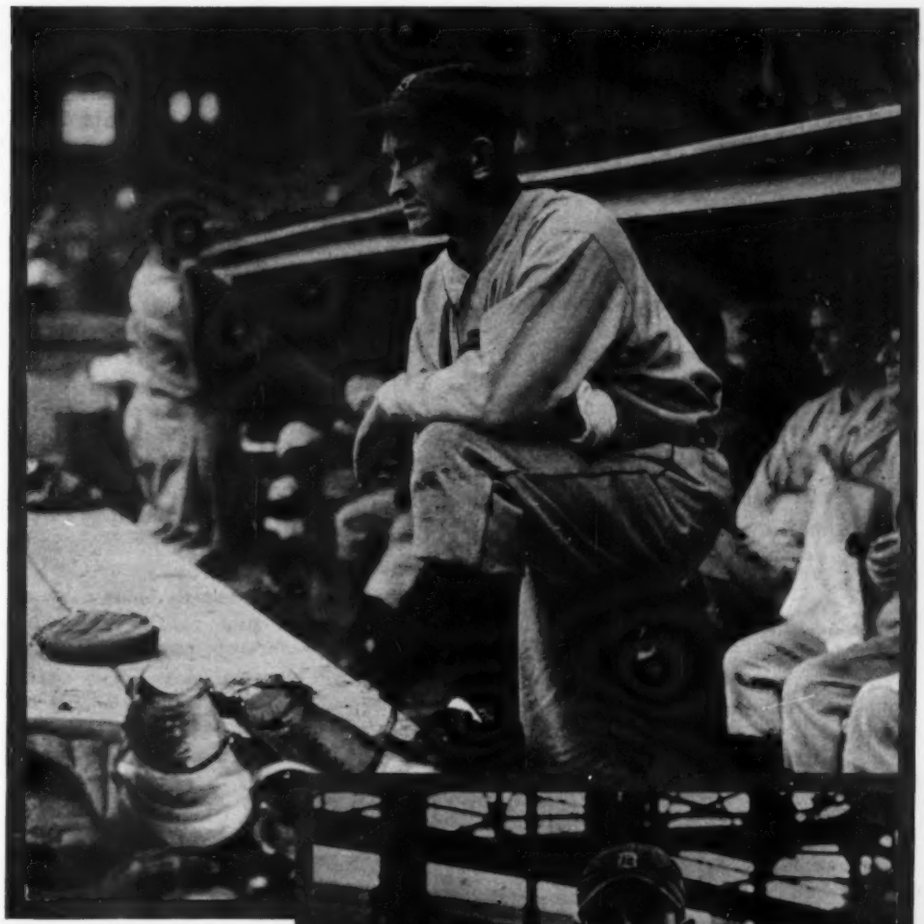
He is a married man and has two children—a son and a daughter. And his life insurance is not payable in one lump sum. It is tied up in a mode of settlement whereby his family will always be provided for.

"Life insurance," says Cochrane, "is the safest investment I know of."

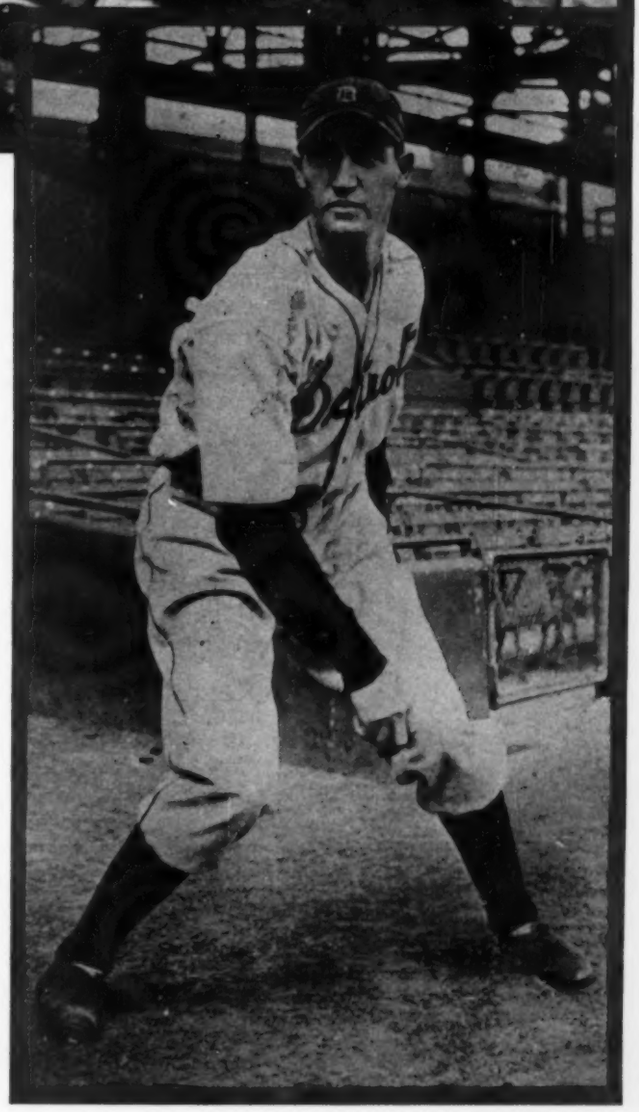
Talks Like An Agent

This dynamic manager of the Detroit club, who in private life is a modest, unassuming chap, sounds almost like a life insurance agent when he talks about life insurance and the need for it by ball players.

"It is the best thing possible for ball



Mickey Cochrane, who is insured for one hundred thousand by the Detroit Club, is looking at something which very likely is important in this ball game



"Schoolboy" Rowe demonstrates his delivery of the now well known fast one

TIGER LEADER SAYS:

"Life Insurance is the safest investment I know of. It is the best possible thing for ball players . . . an ideal way to save money—and it protects your family at the same time. It is a planned method of saving, and a forced one, too, because when the premiums come due you just have to meet them. . . . Life insurance is a wonderful thing. . . . "—Mickey Cochrane.

players," he says. "It is an ideal way to save money—*and it protects your family at the same time.*

"It is a planned method of saving. And a forced one, too. Because when the premiums come due you just have to meet them.

"Life insurance is a wonderful thing, especially for ball players. It gives them the knowledge that when their playing days are over, life insurance will step in to take care of the pay check.

"It is a double investment. It guarantees your financial independence and at the same time it safeguards your family."

TODAY'S SCHEDULE

American League—New York at Philadelphia (Two Games)

First Game

We are standing outside the visitors' dressing room at Shibe Park, talking. Suddenly Ruth stoops over, placing his hands on his legs. "Darn these legs," he says.

Yes, the Babe's legs are finally going back on him. His days as a hammerer of home runs may be drawing to a close. But the cornerstone of his program of financial independence—life insurance—today still stands firm like the Rock of Gibraltar and is just as safe and sound as it was eleven years ago. Perhaps it may be even safer and sounder today.

It was eleven years ago that the illustrious George Herman Ruth, better known as the Babe and the Sultan of Swat, awoke one morning to find that almost all of the thousands of dollars he had made by swatting the ball over the fence had disappeared.

He had made a good many thousands of dollars since that day back in 1914 when the late Jack Dunn had taken him from St. Mary's Industrial School in Baltimore. He was a tall, gangling youth in those days. A southpaw pitcher. And a mighty good one, too. He won his first fame as a pitcher and he was a pitcher in his first World Series games as a member of the Boston Red Sox.

Then he began hitting home runs and when he was sold to the New York Yankees he forsook pitching and took up outfielding and home-run hitting. His salary kept mounting and for several years his baseball earnings were the largest ever paid in the history of the game.

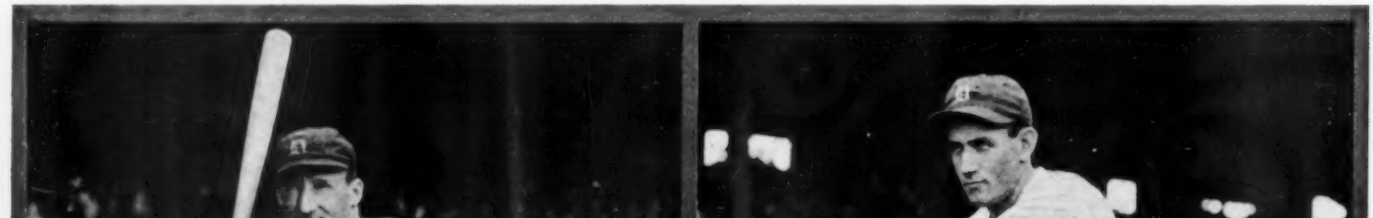
Eleven years ago the greatest home-run hitter in the history of baseball found that despite all the money he had made he was almost broke. He found that he needed a planned method of saving. Something that would make him put away money every year and that would be a guaranteed and safe investment. He found the answer in life insurance.

For years baseball writers every once in a while have written the Babe's baseball obituary. His legs, so they said, had gone back on him. He was all washed up. His days as an active player were numbered. And then the Babe would stage a comeback. He would hammer a couple of baseballs out of a couple of baseball stadiums and send a couple of pitchers to the showers.

Who can forget that World Series of two years ago? Once again the sports writers had Ruth all through. So Ruth proceeded to break the hearts of the Chicago Cubs. Pointing to a spot in center field, he immediately slammed a home run to that very spot.

Today the baseball writers have Ruth once more washed up and it is true that his legs are not what they were some years ago. And yet the day before he was interviewed for this article he played in a double-header. In the first game he ran almost to the foul line to spear a line drive that appeared to be

(*Concluded on page 80*)



Goose Goslin and Charlie Gehringer of the Detroits Having a Bit of Hitting Practice

LIST OF PROMINENT PATRONS

The Names of More Than Seventeen Thousand Persons in the United States Who Are Owners of $50,000 or More of Life Insurance; Endorsements from Governors and Large Policyholders

ALABAMA

ABBEVILLE

Dunham, R. E..... 50,000

ANNISTON

Ayres, Harry M..... 50,000
Bell, C. R..... 55,000
Cole, Ross R. 87,000
Eros, Joseph 112,000
Johnston, W. F....over 50,000
Kilby, Thos. E.....over 50,000
Mallory, J. W..... 60,000
Ogletree, L. E....over 50,000
Pruett, W. B. 262,000
Regar, H. K..... 300,000
Sellers, Dr. N. E..over 50,000
Sproull, Miller..... 55,000
Weatherly, W. H..... 75,000
Willett, J. J.....over 50,000
Woodruff, C. M..about 50,000

ATMORE

Patterson, H. H..... 100,000

ATTALLA

Du Pre, Oscar D..... 65,000

BIRMINGHAM

Adams, C. C..... 80,000
Adlock, Roy 50,000
Aland, Robert 100,000
Aldridge, A. B..... 150,000
Allison, Roland M..... 107,500
Alvay, William W..... 50,000
Anderson, David P..... 50,000
Anderton, H. L..... 65,000
Barnett, J. Mercer.... 150,000
Baum, Herbert J..... 100,000
Beddow, Roderick..... 175,000
Beecher, L. T..... 64,000
Bradley, John M..... 103,500
Bromberg, F. W..... 50,000
Burger, Jacob..... 150,000
Caheen, Maurice 70,000
Carns, Wm. A..... 50,000
Cheeseman, Ben..... 75,000
Chenoweth, Jr., A. A.. 100,000
Clabaugh, Sam F..... 200,000
Clark, J. C..... 50,000
Clark, Gen. L. V..... 95,000
Cobb, Henry H..... 100,000
Conners, Geo. W..... 100,000
Conners, Jack R..... 65,000
Copeland, J. R..... 50,000
Cosby, W. M..... 86,000
Cox, B. P..... 72,000
Cox, Holland E..... 60,000
Cox, W. O..... 60,000
Crain, Hall S.....over 50,000
Crockard, Frank H.... 250,000
Dabney, J. D..... 52,500
Dalony, J. C..... 75,000
Davis, Ben..... 120,000
Davis, W. J..... 85,000
Day, C. J..... 50,000
De Bardeleben, C. F.... 100,000
Donnelly, J. W..... 84,000
Doster, James T..... 70,000
Drennen, H. A..... 90,000
Duffee, C. G..... 75,000
Dulion, Leon..... 65,000
Edmundson, D. Lee.... 425,000
Edmundson, Daniel V.. 306,000
Engel, Wm. P.....over 50,000
Estes, Thornton..... 250,000
Fields, E. L. 50,000
Folmar, Martin C..... 60,000
Gaines, Dr. C. D..... 65,000
Gerson, Mrs. J. E..... 75,000
Halbert, Abe 75,000
Hanson, Victor H..... 2,725,000
Hardin, Benjamin 84,100
Hart, Sidney..... 175,000
Hess, Carl 100,000
Hill, James B..... 462,000
Hill, Nelson P..... 545,000
Hobart, T. L..... 125,000
Holiner, William 100,000
Hopson, Jr., George W. 147,500
Horst, C. F..... 80,000
Ingalls, R. L..... 250,000
Ireland, C. B.....over 50,000
Ireland, C. E.....over 90,000
Jemison, Robt. J..... 125,000
Johns, W. C..... 50,000
Johnson, Crawford ... *175,000
Johnston, J. Gregory.. 60,000
Kayser, Leo .....over 55,000
Kesmodel, Dr. E. S.... 50,000
Kidd, Thos. 50,000
Knopf, W. C..... 75,000
Lathrop, W. R..... 80,000
Leary, William..about 100,000
Levy, Herbert ...over 50,000
Lewis, J. A..... 100,000
Lloyd, Wm. R..... 125,000
Loeb, Leopold *250,000
Long, Arthur R..... *192,500
Loveman, Jos. H..... *500,000
Marbury, Stuart L.... 235,000
Martin, E. L..... 90,000
Marx, Victor Hugo... 50,000
Massey, Richard W... 90,000
Matta, La Noue 92,500
Mayberry, H. H..... 85,000
Maynor, Jno. W..... 65,000
McCormack, H. J..... 150,000
McCormack, P. R..... 150,000
McGriff, Lee 100,000
Meadows, J. A..... 55,000
Meyer, David S..... 75,000
Meyers, J. C..... 185,000
Morrison, Truman A.. 120,000
Morrow, Hugh 155,000
Morton, Lindley C.over 800,000
Moss, C. L..... 200,000
Noland, Lloyd 195,000
Patterson, W. G..... 335,000
Patton, J. W..... 100,000
Persons, Col. J. C.... 100,000
Pevear, J. S..... 100,000
Perry, C. J..... 50,000
Phillips, Arthur J.... 165,000
Phillips, G. C..... 125,000
Phillips, H. T..... 85,000
Phillips, Louis 235,000
Pittman, W. I..... 60,000
Pizitz, Louis *625,000
Porter, Jr., H. J..... 50,000
Pritchard, W. S..... 100,000
Ribe, A. J..... 50,000
Rice, Chas. E..... 160,000
Robertson, E. A..... 125,000
Russell, Samuel E..... 124,500
Saks, Louis 100,000
Scruggs, J. Hubert.... 60,000
Seibels, H. G..... 85,000
Shannon, N. L..... 100,000
Sibley, G. T..... 85,000
Smallman, R. A..about 100,000
Smith, H. S. 63,000
Smith, James J. 100,000
Smith, M. R. H..... 50,000
Smolian, Jos. 500,000
Sterne, Mervyn ...over 50,000
Stockham, Herbert ... 360,000
Stringfellow, E. D..... 200,000
Swann, Theodore *1,505,000
Thames, J. R..... 100,000
Vann, James A..... 150,000
Wade, J. W..... 200,000
Wallace, C. Hunter... 55,000
Wellman, A. C. 75,000
Wertheimer, Eugene... 130,000
Wertheimer, Morris L.. 107,500
Wilkerson, Horace ... 150,000
Windham, Edwin K... 90,000
Withington, Jack M.. 117,500
Wolff, Eugene 100,000
Wood, Wade 100,000
Woodward, A. H..... 300,000
Wright, Coke S..... 60,000
Yielding, Sr., F. B.... 75,000
*Includes business.

CENTERVILLE

Belcher, W. E..... 50,000

CHAPMAN

McGowin, J. C....over 50,000
McGowin, J. G....over 50,000
McGowin, William ... 50,000
Stallworth, F. N..... 50,000

DEMOPOLIS

Webb, J. C..... 58,500

DOTHAN

Blumberg, Hyman 60,000
Bryson, J. H. 92,000
Gellerstedt, S. E..... 93,800
Holman, Marvin 60,000
Keyton, Dr. J. A. ... 72,000
Martin, W. F..... 53,000
Merrill, A. K. 50,500
Newton, C. L..... 55,000
Newton, W. F..... 50,000
Sealey, C. S., Jr..... 55,000
Sealey, Robert 85,000
Speight, J. J..... 51,000
Turner, Dr. W. H..... 50,000
Watford, W. R..... 52,500

EUFAULA

Britt, Dr. W. S..... 150,000
Connor, H. H..... 65,000
Foy, H. 100,000
Ross, H. K..... 56,000
Salter, Dr. P. P..... 59,000

FLORALA

Hughes, W. F..... 50,000

GADSDEN

Agricola, Otto..... 100,000
East, C. A..... 120,000
Inzer, J. C. 83,500
Reich, A. P. 100,000
Steele, Frank 50,000
Zemurray, Isadore 82,500

GREENVILLE

Beeland, Claude H..... 87,500
Beeland, Jeff P. 60,000
Beeland, Jr., Robert A. 178,000
Beeland, Sr., Robert A. 106,000
Kendrick, Dr. J. A. ... 50,000
Smith, Park .....over 70,000
Wilkinson, Broughton. 125,000
Winkler, Edw. H..over 50,000

HARTFORD

Metcalf, Ramsey L.... 52,000

HEADLAND

Covington, W. F..... 71,000

HUNTSVILLE

Dunnavant, P. S..about 75,000
Goldsmith, Lawrence. 220,000
Henderson, D. E..about 60,000
Hutchens, M. M..about 125,000
Johnson, Herbert.about 50,000
Laughlin, Dr. J. B. about 60,000
Mason, James R.about 135,000
Mims, Dr. W. S...about 60,000
Peeler, P. W..... 85,000
Richardson, S. H..... 50,000
Schiffman, Robert L. about 200,000

MOBILE

Blacksher, J. U..... *535,000
Hunter, Shannon..over 100,000
Lowenstein, S. ...over 100,000
Luce, G. M. *115,000
McGowin, Joseph F. over 1,000,000
Meaher, Augustine.about 750,000
Robinson, Geo. W..... 100,000
Watkins, Hunter.over 100,000
* Includes business.

MONTGOMERY

Baum, Philip..... 55,000
Baum, Sylvian..... 75,000
Bell, N. J..... 250,000
Bellingrath, W. A..... 50,000
Blair, Algernon..... 300,000
Blue, Dr. Geo. E..... 150,000
Boswell, Dr. F. P..... 70,000
Branch, E. G..... 125,000
Brenner, David 50,000
Dale, J. C..... 60,000
Difley, John 50,000
Dreyfus, D. R..... 50,000
Dreyfus, Morris 50,000
Durr, Jr., J. W..... 50,000
Forshee, W. E..... 50,000
Foshie, H. L. ....over 51,000
Gerson, Nathan 50,000
Gibian, Julian 50,000
Green, Cliff 50,000
Greil, M. L.....over 100,000
Hesslein, Julius..... 50,000
Hill, W. H..... 75,000
Hill, Walton.....over 300,000
Hobbie, H. M..... 50,000
Hobbie, J. M..... 50,000
Hobbie, R. M..... 50,000
Hohenberg, Elkin..... 125,000
Holloway, D. A..... 90,000
Jones, Nick 50,000
Kaufman, Louis..... 50,000
Kaufman, Samuel..... 70,000
Klein, Leo .....over 75,000
Lobman, Walter 90,000
Loeb, Lucien 50,000
Loeb, Victor 65,000
McGehee, J. H..... 55,000
McGehee, Wm..... 55,000
Mead, A. M..... 75,000
Meyer, A. B..... 50,000
Meyer, E J 75,000
Mount, Dr. B..... 60,000
Murray, V. B..... 50,000
Pelzer, Arthur 287,500
Roquemore, J. D..... 75,000
Rouse, L. D..... 75,000
Rushton, M..... 60,000
Rushton, Ray 52,500
Salter, Gerald 65,000
Schuer, Nathan 50,000
Shepherd, W. L..... 50,000
Steiner, Robert..... 50,000
Teague, W. M....about 100,000
Teague, Robert S..... 100,000
Teasley, C. B..... 50,000
Thigpen, Dr. C. A.... 150,000
Toole, Jos. J..... 50,000
Trumper, Dr. A..... 60,000
Tyson, J. C.....over 50,000
Tyson, S. L..... 80,000
Weil, Adolf .....over 200,000
Weil, Alvin..... 65,000
Weil, B. C..... 60,000
Weil, B. J..... 56,000
Weil, Emil 97,000
Weil, Isidor .....over 100,000
Weil, Leonel..... 50,000
Weil, S. G..... 375,000
Wells, Jos. W..... 103,000
Whitfield, Jr., L. B.... 100,000
Whitfield, Sr., L. B... 437,000
Wilson, Carl W. 60,000
Wolff, Eugene 72,000
*Includes business.

HOLDING ON TO THEIR LIFE INSURANCE

A CAREFUL checking of the following list of large policyholders discloses the fact that, while many persons were forced to relinquish a part of their life insurance holdings, the majority held on to their protection through the period of readjustment. In fact, a great many increased their lines and many new prominent patrons are listed in the following pages.

In connection with the publication of this list the publishers desire to emphasize the fact that only the names of those willing to cooperate in this undertaking are knowingly published. Each new name received is checked by personal letter, with the notation that failure to reply will be considered in the light of acquiescence. Following this initial practice, an annual rechecking of the list is carried on, to the end that the list will be as accurate and complete as the handicaps incident to the effort will allow.

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A Shabby Little Company

(probably the only second class company in the United States)

1 We pay 50%.

2 We pay no salaries.

3 We make no advances.

•

We buy second hand typewriters, and the President and Vice-President sit at second hand, $18.00 desks, when at the Home Office, which agents are not expected to visit.

•

Collect telegrams and phone calls never accepted.

•

If there is any reason why you should wish to represent us we do not know it. We hope you will continue to be successful with your own good company.

•

BUT—You do have our entire good will!

All States Life Insurance Co.

Montgomery, Ala.

OPP

Donaldson, M. E.	100,000
Mizell, C. W.	200,000
Ward, J. R.	75,000

ORRVILLE

Dunaway, John E.	117,000
Marshall, H. E.	150,000

PINCARD

Gissendaner, Collie	50,000

POLLARD

Lindsey, M.	160,000

SELMA

Armstrong, H. C.	75,000
Bloch, Walter	60,000
Crisman, W. O.	73,000
Lacey, R. L.	70,000
Mallory, Hugh	142,500
Plant, W. H.	50,000
Wilkinson, J. E.	60,000

SYCAMORE

Lawis, D. L.	100,000

TROY

Folmar, Emory	150,000
Folmar, W. B.	135,000

TUSCALOOSA

Dickenson, F. M.	100,000

BUSINESS INSURANCE

ATHENS

Athens College:	
Mrs. Mary M. McCoy, Pres.	75,000

BIRMINGHAM

Adams & Co., A. A.	100,000
Alabama Fuel & Iron Co.:	
De Bardeleben, C. F., Vice-Pres.	75,000
Aldridge, A. B.	50,000
Birmingham Coca-Cola Bottling Co.:	
Johnson, Crawford	25,000
Brookside Pratt Mining Co.:	
Long, Arthur R.	150,000
Burger-Phillips Dry Goods Co.:	
Phillips, Samuel	100,000
Burger, Jacob	100,000
Phillips, Louis	100,000
Total	300,000
Cosby, W. M., Flour & Grain Co.:	
Cosby, W. M.	50,000
Jemison & Co., Inc.:	
Jemison, Jr., Robert	125,000
McGowin Lumber & Exp. Co., Wholesale Lumber Dealers	25,000
Pizitz, Louis, Dry Goods Co.:	
Pizitz, Louis	77,250
Swann Chemical Co.:	
Swann, Theodore	600,000
Wertheimer Bag Co.:	
Wertheimer, Eugene; Wertheimer, Leonard; Marbury, Stuart L.	180,000

ENSLEY

Bank of Ensley:	
Chadwick, R. E., Pres.	50,000
King, S. C., Vice-Pres. and Cashier	75,000
Total	125,000

MOBILE

Blacksher, Reece Motor Co.:	
Blacksher, J. U.	20,000
McGowin, Joseph F.	100,000

ARIZONA

BISBEE

Douglas, Walter	200,000
Krebs, Ray B.	60,000
Packard, B. A.	50,000
Shattuck, Lemuel C.	100,000
Shattuck, Spencer	50,000

DOUGLAS

Levy, Benj.	110,000
Levy, Jake	80,000
Paul, Alfred ....over	50,000
Williams, J. S.	75,000

FLAGSTAFF

Babbitt, J. C.	80,000
Dolan, J. C.	55,000
Riordan, Richard	50,000
Riordan, Robert F.	85,000
Riordan, Timothy A.	141,814

GLEASON

Gleason, John	50,000

GLOBE

Pincus, P. C.	350,000
Rice, E. W.	50,000
Wilson, George	100,000

MIAMI

McClennon, F. W.	50,000
O'Brien, T. H.	50,000

PHOENIX

Anderson, Allen	65,000
Atwater, A. J.	100,000
Bannister, Dr. Kimball	100,000
Bayles, John B.	100,000
Brink, E. B.	51,500
Cavness, T. J.	60,000
Coles, F. E.	170,000
Donofrio, D. A.	50,000
Fleming, J. Robt.	65,000
Fournier, Dr. D. T.	55,000
Goodrich, Dr. Geo.	105,000
Grose, E. L.	50,000
Gudgel, Dr. H. B.	74,000
Harmonson, W. F.	75,000
Hilvert, Fred G. ..about	350,000
Holmes, Dr. F. G.	100,000
Holmes, L. C. ...about	50,000
Johnson, O. P.	75,000
Johnston, S. M.	200,000
Joyce, Fred J. ...about	75,000
Knorpp, W. W.	*300,000
Lawrence, Guy H.	50,000
Lentz, Dr. Wm. G.	75,000
Lilley, Geo.	50,000
McCall, B. B.	65,000
McClung, H. J.	*240,000
McIntyre, Dr. A. J.	80,000
McKellips, Chauncey A.	229,000
McLoone, Dr. J. J.	95,000
Melczer, Jos. T.	*400,000
Neff, A. N.	75,000
O'Malley, E. L.	*175,000
O'Malley, John G.	150,000
Palmer, Dr. E. Payne	310,000
Pierce, N. Clyde	*165,000
Rae, Robert	60,000
Roper, R. D.	50,000
Schwentker, F. B.	80,000
Shing, Tang	71,000
Smith, F. O.	50,000
Stanley, Dean ..about	250,000
Stauffer, Charles	*225,000
Sweek, Dr. W. O.	100,000
Switzer, Walter	82,500
Vance, J. M.	50,000
Willis, Charles F.	50,000
Woodman, Dr. T. W.	100,000

*Includes business.

PRESCOTT

Hazeltine, M. B. ..over	100,000
Hooker, (Mrs.) Della B.	50,000
Norris, T. G. .....about	100,000

TEMPE

Joyce, Fred J.	115,000
Moeur, Dr. B. B.	60,000

TUCSON

Ballinger, H. H.	60,000
Burchan, Gouley	50,000
Clyne, Dr. Meade	60,000
Corbett, H. S.	*97,500
Davis, Dr. Stirley C.	81,000
Ginter, F. E.	74,000
Goldschmidt, Leo	55,000
Ivancovich, John .about	160,000
Kibler, Dr. Charles	65,000
Mansfield, M. H.	127,000
Martin, A. P.	79,500
Putnam, Cleveland	150,000
Reilly, John I.	100,000
Steinfeld, Albert	115,000
Stonecypher, G. A.	73,500
Taylor, Gus A.	*75,000
Thomas, Dr. Charles A.	108,000
Watson, Dr. Samuel H.	77,000

*Includes business.

BUSINESS INSURANCE

PHOENIX

O'Malley Lumber Co.:	
O'Malley, E. L.	70,000
Southwestern Sash & Door Co.:	
Pierce, N. C.	125,000

TUCSON

Corbett, W. J., Hardware Co.:	
Corbett, Hiram S.	25,000
Southwestern Sash & Door Co., Inc.:	
Roediger, W. C., Mgr.	40,000

ARKANSAS

BAXTER

McCloy, W. S.	50,000

CAMDEN

Brown, W. W. ....over	50,000
Gaughan, T. J. ....over	50,000
Meeks, J. H.	*205,000

* Includes business.

It gives me pleasure to express to you my attitude toward life insurance. I feel that every man of family should invest a portion of his earnings in life insurance for the benefit of those he leaves behind him. This is also true in connection with life insurance for business purposes, as through my business and professional career of 36 years as a physician I have seen instance after instance where a business has been saved through funds available by reason of life insurance carried by one or more of the partners. Particularly in my medical career has the importance of life insurance been brought home to me in the many instances where families would have been destitute without this protection. I cannot too strongly urge this safeguard to home and family.

BENJAMIN B. MOEUR,
Governor of Arizona.

Points About Protective Life Policies and Agent's Contract

Write all of the Standard Policies, participating and non-participating *plus:*

Juvenile or Children's Insurance (full benefits 5th year)
Child's Educational Endowments
Life Expectancy
Investment Income Bond
Endowment Annuity
Single Premium Life, Endowments and Annuities
Family Income
Family Protector (covers all members of family for 20 years)
Optional Term to 65

AGENT'S CONTRACT

Liberal first year commissions with renewals, plus Service Bonus, an increasing bonus for increasing years of service. It also carries death and disability benefits and a monthly income for life, beginning after 20 years of service.

Protective
LIFE INSURANCE CO.
S. F. Clabaugh, President
BIRMINGHAM, ALABAMA.

COTTON PLANT

Bush, David	100,000
Bush, S. M.	50,000
Echols, David	100,000

CROSSETT

Gates, E. W.	98,768

DERMOTT

Lephiew, W. H.	59,000

DEWITT

Black, L. A.	50,000

DUMAS

Dante, Charles ...over	50,000

EL DORADO

McKinney, H. C.	75,000

ENGLAND

Duncan, J. B. ....about	75,000

FORT SMITH

Bailey, J. Mayne	73,000
Berry, A. Y.	103,000
Nakdimen, I. H.	160,000
Ney, Rudolph	60,000
Parks, J.	70,000
Sheridan, Paul	50,000
Ward, Claude	55,000
Williams, Leon	73,000
Witherspoon, John	505,000

HELENA

Howe, O. W.	100,000
Howe, J. C.	100,000
Howe, W. H.	100,000
Lewis, T. W. .....(a)	*223,000
Metz, I. A.	50,000
Moore, Jr., C. L.	150,000
Stephens, Harry	50,000

*Includes business.
(a) Also listed Memphis, Tenn.

HOT SPRINGS

Cole, Henry C.	50,000
Ellis, S. C. .....about	50,000
Gracie, J. M.	92,000
Grundfast, M.	50,000
Rix, Fred N.	*2,000,000
Tribble, Dr. A. H.	110,000
Webb, James L.	62,500

*Includes business.

JONESBORO

Barton, Eugene	209,500

LITTLE ROCK

Alexander, L. Julian	50,000
Allsopp, Fred W.	64,500
Altheimer, Maurice L.	50,000
Anderson, Thomas M.	80,000
Armistead, H. M.	105,000
Baird, John P. ....over	50,000
Bale, Hardin	60,000
Bellingrath, Edw.	75,000
Bellingrath, T. L.	*308,000
Bennett, H. M. ..about	50,000
Berger, Sr., Joseph	95,000
Bertner, Gus	50,000
Blakely, Dr. R. M.	73,000
Blass, Gilbert	50,000
Blass, Julian	250,000
Blunt, W. T.	60,000
Bond, Dr. Sterling P. .....about	75,000
Boyle, John F. ....over	100,000
Brooks, S. M.	*110,000
Brown, Fred I. ..about	50,000
Burrows, T. E.	*140,000
Bush, A. E.	100,000
Campbell, G. H.	*175,000
Cargile, J. S.	50,000
Carmichael, Sr., J. H. .....about	50,000
Carter, Hugh R. .about	50,000
Cohn, Mrs. A. D.	80,000
Conley, H. H.	76,000
Cox, Clinton V. ....over	100,000
Darragh, Kramer .about	100,000
Darragh, T. ....over	50,000
Delony, Lawson L. over	50,000
Durrett, C. L.	101,000
Eakin, John C.	*140,000
Elkins, M. W. ...about	100,000
Favor, E. M.	50,000
Fine, Jack .....over	50,000

Finkbeiner, Otto	250,000
Franke, C. A.	210,000
Freeman, T. B....over	100,000
Froug, Will.....about	50,000
Garwood, S. M...about	50,000
Gates, Allen	100,000
Gates, Victor A.	80,000
Gay, T. J.....about	50,000
Gilson, Fred D.	100,000
Grobmeyer, J. R.	*57,500
Grundfest, Sam	*400,000
Gulley, W. P.	*100,000
Hall, Walter	80,000
Hampton, John R.	123,000
Harris, Sol.	100,000
Harrison, J. J.	90,000
Hayes, C. E.	50,000
Heiskell, J. N.....over	100,000
Henkle, L. H.	50,000
Hollenberg, F. B. T...	150,000
Hollingworth, W. B...	50,000
House, Jr., Jos. W....	200,000
Jackson, Vernon	175,000
Jacobs, T. B.	72,000
Jones, Dr. H. Fay H...	75,000
Jones, Jesse R.	75,000
Judd, Dr. O. K.	54,500
Kahn, Adolph	50,000
Kahn, Alfred.....over	200,000
Kahn, Sidney L.	250,000
Kavanaugh, C. C.	70,000
Keliher, L. J. N.	*137,500
Kempner, Abe	50,000
Kempner, Dave	60,000
Lambertson, G. M.	65,000
Lander, R. S.	*137,000
Leigh, J. G.....about	200,000
Lincoln, C. K.	205,000
Lipke, G. M.	65,000
Madison, A. F.	*50,000
Mallory, F. L.	50,000
Matthews, Sr., Justin .....about	150,000
Matthews, Jr., Justin .....over	50,000
McCombs, Ashton P...	125,000
Mitchell, Horace.about	125,000
Mitchell, W. S.	50,000
Moore, M. B.	62,500
Moore, Dr. Robert B..	63,000
Moses, C. Hamilton .....about	400,000
Moses, L. G.	60,000
Neal, Sam	50,000
Niemeyer, F. W...over	100,000
Nossek, Abe .....over	50,000
Ogden, Dr. Mahlon D.	100,000
O'Leary, W. A.	80,000
Owens, Grover T.	*100,000
Pace, Frank ....about	100,000
Peek, Robert M...over	100,000
Phillips, Arthur ..over	50,000
Plunkett, W. B.	105,000
Poe, O. S.	60,000
Porter, W. H....about	50,000
Powell, Samuel	75,000
Price, C. G.	50,000
Priddy, Judge A. B....	65,000
Pritchard, John H....	125,000
Reinman, Louis	50,000
Ribenack, W. C.	300,000
Robinson, Dr. J. M...	50,000
Rose, Clarence	100,000
Safferstone, E. ...over	50,000
Safferstone, I. L...over	50,000
Scarborough, Dr. Jas. I.	180,000
Schaad, Benj. D.	50,000
Schaad, Oscar	50,000
Schaer, Joseph L.about	100,000
Scott, Clifton H...over	50,000
Simon, C. M.	50,000
Simpson, J. D.	100,000
Stanley, Jos. H.	50,000
Stern, Eugene John...	75,000
Storthz, Joseph	50,000
Storthz, Samuel	250,000
Strauss, Dr. A. W. .....about	100,000
Stueber, Roy E...about	100,000
Tennebaum, A.	50,000
Thompson, B. F.	85,000
Thompson, Roy L. .....about	200,000
Thompson, W. A.	*81,000
Tiller, J. A.	350,000
Tiller, W. E.	50,000
Townsend, Wallace over	50,000
Tucker, H. H....about	100,000
Vestal, Frank	50,000
Walker, Jack	85,000
Webster, J. Burton...	50,000
Weese, N. B.....about	50,000
West, S. Y.....over	50,000
Wilson, Snow R.	*250,000
Wittenberg, George H. .....over	*100,000
Wolf, Herbert	150,000
Wolfort, Louis L.	65,000
Worthen, George	81,000
Zell, Dr. A. M.	76,000

*Includes business.

McCRORY

Thompson, Vance M..	185,000

To the man who has substantial assets, but is indebted to some extent, life insurance will protect that estate against these debts, if the insured should die. To the man without any substantial property, unincumbered, life insurance is essential to secure dependents against the pangs of poverty and to insure their proper education and preparation to meet the problems of life.

J. M. FUTRELL,
Governor of Arkansas.

McGEHEE

Walchansky, Samuel...	65,000

MAGNOLIA

Goode, David A.	60,000
Hudson, John M.	55,000
Stonecypher, Alonzo N.	54,000

MALVERN

Cook, A. B.	*280,000

MONTICELLO

Dicken, J. J.	125,000
Sigman, M. L.	168,000

NEWPORT

Gregory, Jas. A..about	100,000

OSCEOLA

Young, James R.	185,000

PINE BLUFF

Couch, Harvey C.....*1,000,000	
Dreyfuss, J.	50,000
Grolin, John M.	75,000
Jones, Walker	50,000
Knox, S. Y. T.	200,000
Langford, W. H.	56,000
Mills, (Mrs.) Katie M. P.	50,000
Strauss, A.	75,000

*Includes business.

PORTLAND

Noff, H. H.	75,000

PRESCOTT

Bemis, W. N.	164,700
Hellig, O. H.	50,000
McRae, T. C.	50,000

ROGERS

Felker, Wm. R.	75,000

TEXARKANA

Blocker, C. M.	90,000
Buchanan, James A...	1,000,000
Huckins, P. G.	100,000
Morriss, Joshua R..over	100,000
Smith, J. T.	50,000
Wadley, Jas. K...over	50,000

TILLAR

Wolfe, Robert H.	*187,000

WALNUT LAKE

Pickens, R. A. II....	70,000

BUSINESS INSURANCE

CAMDEN

First National Bank:	
Meeks, J. H., V.-Pres.	70,000

FORDYCE

Arkansas-Alabama Lumber Co.:	
Banks, A. B.	100,000

FORT SMITH

Reynolds-Doris Grocery Co.:	
Robertson, R. S.	50,000

HELENA

Lewis Mill Supply:	
Lewis, T. W.	(a)175,000

(a)Also listed Memphis, Tenn., business.

LITTLE ROCK

Altheimer Dry Goods Co.:	
Altheimer, M. L.	100,000
Beal-Burrow Dry Goods Co.:	
Burrow, T. E.	100,000
Big Rock Stone & Material Co.:	
Eakin, John C.	50,000
Wilson, Snow R.	50,000
Total	100,000
Blass Dry Goods Co.:	
Blass, Julian	70,000
Brooks, S. M., Advertising Agency:	
Brooks, S. M.	10,000
Saunders, E. L.	10,000
Total	20,000
Campbell, Hart, Mallory Co.:	
Campbell, Gordon	40,000
Coca-Cola Bottling Works of Arkansas:	
Bellingrath, T. L.	100,000
Coca-Cola Bottling Works of Missouri:	
Bellingrath, T. L.	15,000
Galloway, W. P., Co.:	
Tedford, J. V.	10,000
Grobmeyer Lumber Co.:	
Grobmeyer, J. R.	57,500
Inter-State Jobbing Co.:	
Storthz, Sam	50,000
Kahn, Alfred	50,000
Madison, Smith Cadillac Co.:	
Madison, A. F.	25,000
Miller Butterworth Co.:	
Miller, C. H.	50,000
Owens & Ehrman Partnership	10,000
Pfeifer Bros.	150,000
Polloc Co.:	
Berger, Sr., Joe	60,000
Sherman Concrete Pipe Co.:	
Lander, R. S.	75,000
Sterling Dep't Store:	
Grundfest, Sam	250,000
Superior Builders' Supply Co.:	
Cohn, M. Alvin	20,000
Watson & Aven:	
Watson, Frank T.	100,000
West, S. Y., & Co.:	
Thompson, W. A.	20,000
Worthen, Geo., & Co.:	
Worthen, George	50,000

PRESCOTT

Bemis, W. N.	100,000

ROGERS

Ozark Cider & Vinegar Co.:	
Gregory, O. L.	25,000

TILLAR

Tillar Mercantile Co.:	
Wolfe, R. H.	105,000

WALNUT LAKE

Pickens, R. A., & Son Co.:	
Adams, A. C.	5,000
Adams, W. I.	5,000
Borland, C. O.	5,000
Keahy, B. F.	5,000
Maxwell, Ray	5,000
Westbrook, M.	5,000
Total	30,000

CALIFORNIA

ARVIN

Bonsfield, Robt. E....	50,000

ATASCADERO

Willett, Oscar L.about	300,000

BAKERSFIELD

Brock, Malcolm	125,000
Landson, Joseph	100,000

BEVERLY HILLS

Rogers, Will	1,000,000

CHICO

Moulton, Dr. Dan H. over	90,000

CORCORAN

Riley, Forest	50,000

FRESNO

Deacon, R. O.	50,000
Helm, Frank M.	200,000
Minturn, W. B.	50,000
Powers, Lucius	200,000
Puckhaber, Chas. R...	100,000
Redlick, Abraham L..	60,000
Wolfe, George A.	50,000

HOLLYWOOD

Boyce, Albert H.	51,000
Holular, Mary G. S...	75,000
Mauser, George B.	75,000
Reed, John W.	50,000
Sweet, Blanche (Mrs. Marshall Neilan)	50,000
Whitley, Ross E.	50,000

LE MOORE

Blakeley, Ambrose	100,000

LONG BEACH

Cook, J. B.	50,000

LOS ANGELES

Allen, W. A.	62,000
Alter, Dr. S. M.	50,000
Ansted, Frank B.	100,000
Anton, Dr. F. L.	150,000
Arnold, Harold L....	(e)1,225,000
Baad, Charles	50,000
Baier, Phil.	100,000
Baker, Chas. H.	575,000
Balch, A. C.	340,000
Barber, John E.	75,000
Barber, Maurice C.	75,000
Bard, Louis L.	200,000
Barker, C. H.	65,000
Barker, Lambert M...	121,000
Beebe, Claude C.	51,000
Bell, Chas. R.	1,100,000
Benson, Louis	100,000
Bent, Wm. L.	90,000
Beorkinan, Dr. C. G..	110,000
Betlingen, Wm. J.	300,000
Binder, Geo. L.	50,000
Bishop, William T.	100,000
Bittenger, Geo. E.	50,000
Bloeser, John C.	56,000
Booth, Willis H.	75,000
Bradford, C. R.	70,000
Braun, F. W.	133,670
Brent, Wm.	100,000
Breslin, Thomas P.	200,000
Brill, Dr. Wm.	150,000
Bronson, D. D.	70,000
Brown, Chester W...	160,000
Brown, Robert A.	51,000
Browning, George L...	75,000
Brownstein, Alec.	100,000
Brunswig, L. N.	175,000
Brust, C. K.	51,000
Burns, Louis L.	100,000
Callender, Harry	120,000
Carey, Philip D.	61,850
Carpenter, E. R.	50,000
Chandler, Harry	150,000
Chanslor, W. G.	65,000
Chaplin, Charles..about	500,000
Chester, Clarence L...	80,000
Chlavin, Sam	75,000
Clark, Blanch B.	50,000
Clark, Eugene Payson.	200,000
Clarke, Robert D.	125,000
Cobb, C. H.	1,000,000
Cochran, Geo. I.	500,000
Cohen, David R.	50,000
Colyear, C. C.	200,000
Conklin, Chester	50,000
Coogan, Jackie	150,000
Cooper, Jackie	50,000
Cooper, Milton G.	200,000
Culver, Harry H.	202,000
Danziger, J. M.	50,000
Davie, R. P.	110,000
Davies, Dr. Ray	115,000
Day, Henry B.	100,000
DeHaven, Carter	50,000
DeHaven, Flora	50,000
De Mille, Cecil B....	*1,000,000
De Mille, William C...	150,000
Desmond, Wm. M.	50,000
Dixon, Lucius Earl	200,000
Dockweiler, Isadore...	50,000
Doer, Albert	50,000
Doubleday, O. M.	100,000
Doyle, J. J.	200,000
Dunn, Alvin M.	150,000
Dwan, Allen	75,000
Earl, Guy C.	50,000
Eisner, Isadore	130,000
Elliott, Raymond S....	150,000
Fairbanks, Douglas	1,000,000
Fay, Frank R.	160,000
Featherstone, E. A.	125,000
Fier, Jack	50,000
Ford, Freeman A.	75,000
Ford, Jr., Tod	75,000

Life insurance in the language of the sailor is the "Anchor to Windward," the real last line of defense for all classes of people. We are going through a period of depression but this is no time to sacrifice our insurance. It is protection, both for ourselves, our wives, our children and our business. The man adequately insured indeed is fulfilling a trust to his dear ones and in turn the insurance companies of this great nation are aiding in the continued upbuilding of the safety of the United States and the security of the home.

JAMES ROLPH, JR.,
The Late Governor of California.

Frank, H. W.	65,000
Frankel, Cecil	420,000
Frantz, Otto B.	50,000
Friedman, H.	400,000
Gage, John H.	150,000
Geissler, Edw. A.	100,000
Giles, Milton E.	100,000
Gillette, K. G.	70,000
Glass, Clement S.	56,394
Gordon, Fred V.	200,000
Gore, Michael	50,000
Gottschall, Wm. M.	60,000
Graves, B. L.	55,000
Gray, Gordon L.	50,000
Green, Luther H.	50,000
Grossman, Harry	50,000
Gude, Albert L.	250,000
Haggerty, L. J.	50,000
Hamilton, Thos. F.	75,000
Hamilton, W. A.	50,000
Hand, B. F.	50,000
Hanson, Ole	250,000
Hargis, A. M.	110,000
Harris, E. B.	77,310
Hellman, Irving H.	1,000,000
Hellman, Marco H.	550,000
Hellman, M. S.	60,000
Hendryx, Dr. W. A.	60,000
Hermance, Harry	402,000
Hirtz, Dr. N. F.	50,000
Hogan, Thos.	121,000
Hole, W. J.	150,000
Hollingsworth, W. I.	60,000
Hopper, Chas. B.	50,000
Howland, Grace E.	200,000
Huiskamp, F. W.	50,000
Hutson, Charles S.	56,000
Isaacs, Louis	115,000
Jacobs, Jay B.	100,000
Jaffee, Sam	150,000
Janss, Edwin	800,000
Janss, Harold	800,000
Johnson, F. D.	95,000
Jolson, Al	†1,000,000
Joyce, Wm. B.	200,000
Kaufman, Sylvan	75,000
Keaton, Joseph (Buster)	†1,250,000
Keeler, Fred E.	850,000
Keller, Will E.	150,000
Keller, Fred W.	125,000
Kellogg, Wm. S.	50,000
Kemp, D. C.	60,000
Kerckhoff, H. H.	100,000
Keuhnrich, P. Max	115,750
Kingsbaker, A. T.	110,000
Kingsbaker, Gilbert	50,000
Kingsbaker, Harry B.	100,000
Kingsbaker, L. T.	75,000
Knudson, A. F.	100,000
Koepfli, J. O.	115,000
Lambert, Joseph E.	75,000
Lawless, W. J.	55,000
Leahr, Abraham	100,000
Letts, Jr., Arthur	100,000
Levee, Michael C.	200,000
Levy, Sam G.	150,000
Lewis, Fred E.	525,000
Llewellyn, Reese	100,000
Lloyd, Harold	1,000,000
Louis, Henry W.	129,000
Loeb, Adrian	50,000
Loew, S. N.	50,000
Long, Frank R.	135,000
Longnecher, J. M.	50,000
McCarty, Walter G.	150,000
McCourt, Robert L.	53,500
McCoy, Dr. Geo. W.	281,000
McGaffney, A. B.	75,000
McKinnie, J. R.	110,000
McLeod, John M.	50,000
McMullen, F. E.	60,000
Machris, Alfred P.	*525,000
Machris, George L.	*1,000,000
Magnus, Saul	200,000
Manierre, George B.	*0,000
Mann, Gustave	50,000
Marsh, Robert	100,000
Marshall, E. J.	250,000
Marshall, M. L.	200,000
Martin, Geo. C.	75,000
Martin, James R.	277,000
Mayo, Luthur	50,000
Meserve, E. A.	50,000
Meyer, Alexander	59,000
Meyer, Benj. R. ...over	500,000
Miller, Frank A.	100,000
Milliron, C. J.	120,000
Milnor, Nathan	200,000
Mines, U. U.	185,000
Mitchell, Geo.	121,000
Moreland, Watt	50,000
Morosco, Oliver	250,000
Mosler, Henry G.	75,000
Mower, Arthur	150,000
Murphy, W. K.	205,000
Murphy, Walter M.	1,732,500
Myerson, David H.	75,000
Nagel, Geo. A.	400,000
Nazimova, Alla	500,000
Newmark, Roy	100,000
Newport, F. P.	100,000
Neve, A. J.	50,000
Nolan, E. J.	1,350,000
Norswing, Knute B.	50,000
Olcovich, Emil	75,000
Ollier, L. J.	50,000
O'Neil, Thomas	50,000
Oviatt, James	80,000
Parkinson, John	100,000
Pattison, B. M.	100,000
Pauley, Elbert L.	50,000
Pelissier, Frank F.	310,000
Peyton, Valentine	204,000
Phillips, Lee A.	525,000
Pickford, Mary	1,000,000
Platt, Ben	150,000
Poley, C. W. ...about	60,000
Porterfield, W. L.	50,000
Post, Guy Bates c.	150,000
Pottenger, Dr. F. M.	168,000
Price, Frank T.	85,000
Quirk, Albert G.	60,000
Ramsdell, W. R.	115,000
Ray, Charles E.	300,000
Reid, John W.	50,000
Reynolds, Geo.	100,000
Rich, Geo. R.	200,000
Richman, Abe	75,000
Rindt, Carl	63,500
Roberts, Turner	111,500
Robinson, H. M.	115,000
Robinson, Lester L.	50,000
Rogers, Geo. A.	65,000
Roof, Joseph B.	150,000
Russell, J. N.	215,000
Sadicoff, Harry G.	50,000
Salisian, Aram S.	50,000
Sartori, J. F.	50,000
Scantlin, John R.	100,000
Schaler, C. F.	71,700
Schendel, Wm. E.	53,000
Schiff, Ludwig	100,000
Schmidt, Oscar E.	200,000
Schumaker, P. F.	75,000
Sennett, Mack	135,000
Shapiro, Jos.	60,000
Shapiro, R. P.	60,000
Sieberling, F. A.	500,000
Sloane, Paul H.	175,000
Smith, Frank H.	50,000
Smith, John	75,000
Smith, M. I. W.	75,000
Snyder, Geo. H.	125,000
Stebler, Fred	100,000
Steinlein, Karl	240,000
Stewart, Alex B.	107,000
St. Clair, L. P.	65,000
Stirdivant, W. B.	52,000
Story, W. P.	100,000
Swanson, Gloria	1,000,000
Swartz, Seymour	100,000
Talmadge, Constance	1,250,000
Talmadge, Norma	1,000,000
Tanner, Charles C.	400,000
Temple, Laura G.	60,000
Treanor, John G.	261,000
Triest, Benno	100,000
Triest, Karl	200,000
Trunck, W. T.	100,000
Tuggle, V. K.	50,000
Turner, Stanley	75,000
Valentine, W. L.	150,000
Van Camp, Frank	155,000
Velez, Lupe M.	†250,000
Vinmont, Jacques	500,000
Von Stroheim, Eric	1,000,000
Wallace, W. J.	300,000
Washburn, Bryant	100,000
Webber, Fred	50,000
Weber, Charles	50,000
Webster, E. L.§ ...over	50,000
Webster, N. Rodney	100,000
Wegl, B. A.	50,000
Weisbarth, Abraham	50,000
Wheeler, Allen	200,000
Wilding, Percy R.	50,000
Wilkes, Alfred G.	75,000
Willard, Eugene	100,000
Wilson, Leonard U.	147,000
Wilson, Warren D.	100,000
Winnett, Percy G.	50,000
Wittenberg, Armin H.	250,000
Wold, Stephen S.	65,000
Wolfskill, Joseph	50,000
Woods, Harry E.	57,000
Wreden, Carl	100,000
Wright, C. D.	160,000
Zernansky, Joseph	59,000

* Includes business insurance.
§ Also listed Seattle.
† Business insurance.
c Also listed Pasadena.
(e) Also listed San Francisco.

MERCED

Hartman, Jake	50,000
Simonson, Stanley	50,000
Stevenot, Archie	50,000

OAKLAND

Barnwell, R. L. ...over	50,000
Bowman, S. R. ...over	50,000
Breuner, R. W.	100,000
Brown, W. F. D.	100,000
Cogswell, H. C. ...over	75,000
Davies, John P.	125,000
Ebey, George	100,000

PROTECTION AGAINST TWO HAZARDS

New Orleans, La.

Editor, The Spectator:

I carry $200,000 of life insurance in standard American companies.

My object was to protect my estate against two of the hazards of the day, the growing demands of taxation and the great shrinkage in values of securities that can exist at the time of one's death.

Insurance funds moreover can, if necessary, be left in trust with the companies, to be administered under a guaranteed rate of return, at no charge for administration. Should the need of protecting my beneficiaries cease, through the circumstance of their death or other change, the insurance can serve as an emergency fund or annuity for my later years. These are the main reasons why I carry life insurance.

MRS. WILLIAM M. GARIC.

Goodrich, Leroy R.	167,000
Hagstrom, E. A.	*100,000
Hammer, George	60,000
Harris, Morris L. ..over	60,000
Heeseman, C. J.	65,000
Hoyt, Robert	125,000
Jackson, Frank ...over	50,000
Kahn, Sidney S. ...over	50,000
Knowland, J. R. ...over	500,000
Lyon, Harvey	100,000
Maxwell, John P.	95,000
Peterson, L. K. ..over	75,000
Roeth, George	102,000
Skaggs, M. B.	*2,075,000
Stroble, E. J.	50,000
Templeton, Robert P.	250,000
Vierecke, George ..over	50,000

* Includes Business Insurance.

ORANGE

Spennetta, J. D.	50,000

OXNARD

Levy, Achille	78,000
Manchardt, L. G. ..over	50,000

PALO ALTO

Parkinson, J. F. ...about	50,000

PASADENA

Claypool, N. ...over	50,000
Linnard, D. M.	114,192
Post, Guy Bates	150,000
Schiffman, Dr. R. ..over	50,000
Thompson, J. D. ...over	50,000
Vogelson, E. M.	64,000

PASO ROBLES

Paderewski, Ignace J.	50,000

PETALUMA

Bloom, Americo J.	50,000
Bourke, Leo A.	150,000
Korbel, L. V.	55,000
McNear, E. Denman	50,000
McNear, George P.	271,000

POMONA

Clark, Earl	70,000
Elder, Charles	115,000
Lewis, F. E.	750,000
Newcomer, P.	85,000
Reynolds, E.	65,000
Reynolds, Sr., E.	90,000
Wilcox, W. W.	90,000

REDLANDS

Fisher, H.	50,000
Hornby, A. C.	50,000
Hubbard, A. S.	50,000
Hubbard, H. L.	50,000
Redlands, I.	75,000

RIVERSIDE

Benson, J. S.	75,000
Miller, F.	100,000
Mills, J.	75,000
Pattee, H. G.	122,500
Reynolds, C. L.	100,000

SACRAMENTO

Bassett, G. C.	50,000
Bedell, Edwin	130,000
Betschart, Edwin	134,000
Bowden, Robert	300,000
Breuner, C. H.	†100,000
Breuner, Louis F.	†100,000
Breuner, Louis J.	†100,000
Breuner, Richard W.	†100,000
Buckman, H. H.	50,000
Campbell, W. W.	100,000
Clauss, Sr., John	150,000
Coffing, Claude	150,000
Dunlap, Dr.	60,000
Elliott, W. I.	100,000
Goldie, J. S.	100,000
Hamilton, Guy C.	100,000
Hines, John V.	56,250
Kruse, J. R.	180,000
Latourette, J. J.	135,000
Mathews, C. J.	100,000
Miller, Roy	150,000
Nagel, J. C.	100,000
Pollock, Geo.	500,000
Schnetz, Earl O.	56,000
Swanston, Robert	100,000
Wilkes, Ed.	50,000

NECESSARY FOR RICH AND POOR

Montgomery, Ala.

Editor, The Spectator:

I am carrying between $400,000 and $500,000 worth of life insurance, and have been for many years. I am a great believer in life insurance, and I don't see how anyone, large or small, can be without it. Even though a man's income is small he should be able to set aside a certain amount to take care of his insurance, for the benefit of his family.

My company carries on my life $172,000, and I carry about $300,000. Without life insurance I don't know what would become of many thousands of widows and orphans.

L. B. WHITFIELD, President, Alabama-Georgia Syrup Co.

SAN DIEGO

Belcher, F. J., Jr.	100,000
Benbough, H. L.	75,000
Daley, Geo. R.	50,000
Davis, Wm. W.	63,000
Fisher, John C. ...about	50,000
Fletcher, Col. Ed.	140,000
Gilred, Philip L.	125,000
Good, Lara P.	95,000
Gould, Jr., E. B.	100,000
Hakes, Herbert B.	150,000
Heller, Milton	50,000
Jones, Albert J.	50,000
Judson, Chas. Sterling	200,000
Klickel, Emil	100,000
McClendon, Sam'l S.	50,000
McClintock, R. H.	150,000
Miller, W. B.	75,000
Putnam, Elbert H.	100,000
Rogan, Nat	75,000
Scripps, Thomas C.	100,000
Sefton, J. W.	50,000
Winters, Carl	60,000

SAN DIMAS

Teague, Robt.	50,000

SAN FRANCISCO

Abbott, Dr. Leroy C.	50,000
Adams, B. W.	75,000
Albers, Frank H.	75,000
Allen, H. B.	125,000
Allen, W. H.	60,000
Altman, D. J.	55,000
Appel, Wm. A.	100,000
Armes, George A.	500,000
Armsby, J. K.	50,000
Armstrong, E. W.	75,000
Arnold, Harold L.	(a)1,225,000
Arnold, Dr. Jacob D.	66,500
Arnot, James	*100,000
Arnstein, Walter	233,000
Asher, Albert	90,000
Bacon, Edward R.	100,000
Baker, Charles H.	575,000
Barrett, Dr. Gilbert M.	50,000
Barry, Edward	55,000
Baxter, Alfred M.	50,000
Bechtel, Kenneth K.	50,000
Bechtel, Stephen D.	50,000
Bell, Paul T.	150,000
Benioff, Geo. H.	205,000
Berendsen, John C.	186,298
Bernstein, Maurice	200,000
Bishop, R. N.	75,000
Black, James J.	50,000
Blair, J. B.	70,000
Blake, Anson	50,000
Blumenthal, A. C.	100,000
Blythe, Charles R.	2,250,000
Booth, F. E.	350,000
Borden, I. L.	125,000
Bostwick, Harry	75,000
Bourn, W. B.	180,000
Bouret, Geo. R.	100,000
Boyd, J. F.	100,000
Bracken, Myron T.	87,500
Brandenstein, H. U.	50,000
Brayton, Harold	100,000
Bru, Howard H.	57,000
Bryan, Lloyd	65,000
Bunster, O. C.	175,000
Burke, Andrew F.	85,000
Bush, Harvey G.	55,000
Camerlo, J. B.	250,000
Carlisle, B. M.	50,000
Carolon, Mrs. F. J.	125,000
Cebrian, Harry deL.	100,000
Cebrian, Ralph	250,000
Chamberlain, Lelah	350,000
Chanslor, Joseph A.	110,000
Chanslor, W. G.	125,000
Chivers, Herbert C.	111,000
Claussen, Carl G.	50,000
Clunie, John	50,000
Coleman, Thomas J.	75,000
Coffey, Walter B.	50,000
Compton, Eugene	100,000
Comyn, W. L.	125,000
Conners, Geo. W.	65,000
Costello, Jos. V.	50,000
Costello, R. W.	*315,000
Cox, Coleman	100,000
Crocker, Charles T.	250,000
Crocker, Wm. H.	58,000
Crocker, Wm. W.	50,000
Cross, P. O.	125,000
Crowley, Thomas	100,000
Cumberson, Perry	125,000
Danielson, Ernest G.	50,000
Dawson, H. Ward	100,000
DeLaveage, E. I.	100,000
De Luca, D. D.	100,000
De Szymanski, Paul	65,000
Detwiler, A. K.	50,000
Dole, James D.	†1,100,000
Dollar, J. Howard	50,000
Dollar, R. Stanley	50,000
Dowe, Jr., Harry S.	135,000
Duisenberg, Walter	50,000
Duryea, J. B.	80,000
Eacret, Godfrey	75,000
Ebey, George	59,000

Eddy, Edwin M.	100,000
Edwards, Eugene H.	170,000
Ellis, Raymond L.	72,000
Esberg, Milton	50,000
Faxton, Ross S.	200,000
Filmer, Wm. P.	50,000
Finley, Arthur	50,000
Fleishacker, Herbert	250,000
Folger, J. A.	50,000
Foster, Wm. A. S.	250,000
Frank, Dr. Felix	400,000
French, James E.	143,275
Freyermuth, Dr. Otto G.	70,000
Fricot, D. J.	50,000
Frisselle, R. D.	55,000
Fuller, W. P.	100,000
Gallois, John	150,000
Gantner, J. O.	75,000
Gerstle, Mark L.	100,000
Giannini, A. P.	350,000
Gilmore, William G.	80,000
Girard, Wilfred J.	55,000
Golden, Frank J.	350,000
Golden, Isadore M.	50,000
Goodfellow, A. W.	77,500
Goodfellow, Hugh	150,000
Gordon, John	60,000
Goria, Dr. V. J.	65,000
Grant, Joseph D.	100,000
Grayson, G. W.	100,000
Grout, Joseph I.	100,000
Guggenheim, Bert	125,000
Haas, Abraham	100,000
Hammond, John E.	50,000
Hammond, W. P.	200,000
Hannam, W. H.	125,000
Hansen, John R.	60,000
Harrison, H. O.	250,000
Harvey, J. Downey	60,000
Heller, Edward H.	100,000
Heller, Leonard G.	75,000
Heller, Walter S.	50,000
Herrscher, Edmond E.	50,000
Hill, Harry	325,000
Hind, Geo. U.	320,000
Hitchcock, Mervyn E.	55,000
Hodkinson, W. W.	*114,000
Hoey, Miss Eugenia M.	*77,000
Hopkins, Timothy	100,000
Hutchison, E. Elmore	50,000
Irvine, James	500,000
Irvine, John H.	500,000
Jackling, Daniel C.	400,000
Jackson, H. W.	135,000
Jellinek, Dr. E. D.	95,000
Johns, J. F.	78,000
Johnson, Albert W. V.	114,000
Judson, Paul K.	100,000
Kaufman, Sylvian S.	125,000
Kehrlein, Jr., Emil	72,310
Kehrlein, O. D. F.	67,000
Kelloway, Everett A.	60,000
Kentfield, E. E.	50,000
Kern, Albert E.	75,000
Kingsbury, Dr. B. C.	50,000
Klitgaard, C. J.	51,000
Koster, F. J.	79,500
Kraner, W. A.	100,000
Krenz, Oscar R. W.	110,000
Kyne, Peter B.	275,000
Lachman, Henry	56,000
Lamb, George W.	87,000
Langdon, J. R.	50,000
Lange, Eric	98,750
Lansburgh, G. A.	80,000
Law, Dr. Hartland	58,000
Law, Herbert E.	200,000
Lawrence, Andrew M.	200,000
Lawson, John	100,000
Lee, Donald	100,000
Lesser, Harry	50,000
Lesser, Moe	150,000
Lester, A. M.	75,000
Levin, Samuel H.	84,000
Lewis, De Lancey	190,000
Lewis, Edw. G.	100,000
Liebes, Leon	250,000
Linderman, Fred	86,310
Loeb, Samuel S.	70,000
Lowe, Bernard	100,000
Lurie, Louis R.	over1,000,000
Lynch, Robert L.	90,000
Lyon, P. H.	*175,000
McBean, Athol	100,000
McCargar, J. B.	69,000
McCormick, Charles H.	†1,000,000
McCutcheon, Edw. J.	50,000
McGilvray, John D.	50,000
McNear, George P.	271,000
McNear, Geo. W.	300,000
Magnin, Grover	250,000
Mahoney, A. F.	100,000
Martin, Walter S.	110,000
Mason, James R.	75,000
Mayer, Henry L.	50,000
Menuhin, Yehudi	50,000
Metcalfe, George T.	100,000
Milburn, J. J.	65,000
Miller, R. E.	100,000
Monson, Charles	50,000
Moon, Merle B.	155,000
Moore, W. N.	250,000
Morrow, J. H.	60,000
Morse, S. F. B.	110,000
Munro, M. E.	78,920
Murphy, Leland	50,000
Nutting, Franklin	110,000
Olson, O. J.	132,500
Otis, James	100,000
Pagannini, C.	55,000
Parr, J.	150,000
Patrick, A. R.	100,000
Peacock, Elisha L.	100,000
Peak, G.	125,000
Piers, Charles	100,000
Pike, Charles W.	75,000
Pike, P. H.	100,000
Pike, P. M.	*150,000
Pike, Roy M.	235,000
Presher, Ralph A.	100,000
Ransohoff, James	100,000
Ray, Martin E.	65,000
Rees, Claude	82,000
Robbins, Dr. E. W.	50,000
Robbins, Percy A.	100,000
Rolph, Thomas	*50,000
Rosenstein, Al M.	100,000
Rossi, Angelo	50,000
Rothchild, A. L.	800,000
Ruggles, Howard E.	50,000
Rusconi, Louis	125,000
Russell, A. J.	75,000
Rylatt, H. E.	50,000
Saling, Walter	85,000
Salz, Ansley K.	111,515
Saroni, Louis	250,000
Saunders, H. J.	53,000
Saunders, L. G.	50,000
Saxe, H. A.	*185,000
Scott, A. L.	62,000
Seatene, H. M.	300,000
Selfridge, Grant L.	60,000
Senderman, B.	55,000
Sharon, Fred	50,000
Shaw, Benjamin F.	50,000
Simonton, Wm. A.	100,000
Slade, S. E.	100,000
Smith, Ernest R.	65,000
Smith, George D.	100,000
Snodgrass, Harold G.	about 255,000
Snow, Karl	53,000
Spector, David	250,000
Steele, D. H.	50,000
Stein, Dr. A. T. A.	50,000
Stillman, Dr. S.	75,000
Stephenson, Robt. L.	50,000
Stewart, Ashley O.	*635,000
Stewart, O. A.	175,000
Strasburger, I.	100,000
Sullivan, W. H.	90,000
Swett, Dr. Wilber F.	57,450
Talbot, James	350,000
Talbot, W. C.	50,000
Taylor, Robert B.	100,000
Thomas, E. J.	100,000
Thompson, Joseph S.	135,000
Tropp, Egon	100,000
Tyson, James	350,000
Varney, T. H. B.	240,000
Vincent, A. H.	250,000
Vincent, Frederick	60,000
Vogel, S. J.	75,000
Walker, P. J.	*85,000
Walkup, Ward G.	130,000
Waller, Charles W.	120,000
Wangenheim, E. S.	100,000
Warren, Charles A.	112,500
Weil, Eli H.	100,000
Weinstein, Isidor	125,000
Weinstock, Robert	75,000
Werner, Frank	*300,000
Werner, Wm. R.	110,000
Whipple, Howard	94,000
Whitelaw, T. H. P.	140,000
Wickett, F. A.	100,000
Williams, Benjamin	50,000
Witter, Dean G.	115,000
Wobber, Herman	220,000
Wolfsen, A. H.	120,000
Wren, Grant H.	56,000
Wyatt, Dr. C. W.	50,000
Zellerback, Harold L.	50,000
Zellerback, J. D.	75,000
Zuckerman, Herbert	60,000
Zuckerman, Maurice	150,000

* Includes business insurance.
†Business insurance.
a Also listed Los Angeles.

SAN JOSE

Baiocchi, Dr. A. J.	over 50,000
Beattie, Dr. J. I.	over 50,000
Bigley, Charles	over 50,000
Blum, Max	over 50,000
Canelo, Dr. C. Kelly	over 50,000
Canelo, Harry	over 50,000
Gattuccio, Dr. Bart	over 50,000
Gray, Dr. George	over 50,000
Greco, Victor V.	over 50,000
Halla, William	over 50,000
Hartmann, Joseph	over 50,000
Herschbach, Thomas	over 50,000
Normandin, Louis	over 50,000
O'Brien, Chas. M.	140,000
Southeimer, W. M.	over 50,000
Trousdell, L. C.	over 50,000
Yin, James	over 50,000

"To my mind life insurance is not a luxury but a necessity. The need for it is constant.

"It is the safest and surest way that I know of that a husband and father can safeguard the future financial welfare of his family as well as that of his own." ($70,000)

FRED LIEBERICH, JR.
West Orange, N. J.

SAN MARINO

Winchester, Clifford	77,000

SAN RAFAEL

McNear, E. B.	150,000

SANTA ANA

Crookshank, A. J.	over 100,000
Hurwitz, Sam	100,000
Utt, C. E.	107,000

SANTA BARBARA

Marston, Edgar L.	1,500,000

SANTA ROSA

Finley, Ernest L.	110,000
Frei, Louis	over 50,000
Frei, Walter	over 50,000
Goff, F. E.	75,000
Hall, Frank N.	50,000
Reid, Frank P.	over 50,000
Rosenberg, Fred. S.	100,000

SEBASTAPOL

Hotle, William	over 50,000

STOCKTON

Brisbois, N. M.	85,000
Holt, A. B.	57,000
Holt, P. E.	69,000
Kemp, J. H.	50,000
Klein, J. M.	80,000
Klein, S. D.	70,000
O'Connell, P.	50,000
West, F. A.	68,500
Wilkinson, E. D.	68,000

TORRANCE

Henrie, W. C.	about 50,000

VACAVILLE

Akerly, Geo. P.	50,000

VAN NUYS

Rasor, Jesse A.	75,000

VISALIA

Burke, James M.	90,000

"I think that life insurance fills a need that nothing else can reach. The depression has taught us the value of life insurance, and when we do return to normalcy the increase in Life insurance will be one of the chief developments of the period."

W. I. STONE
Stone & Stone, Lawyers
Coffeeville, Miss.

WOODLAND

Hiatt, P. J.	50,000
Hughes, Ray E.	50,000

BUSINESS INSURANCE

ELMONTI

Temple, Walter P., Oil Producers:	
Kauffman, Milton	40,000

EXETER

Cobb & Dofflemeyer	80,000

LOS ANGELES

Chester, C. L., Productions, Inc., Motion Picture Producers:	
Chester, Clarence L.	70,000
DeMille, Cecil, Motion Picture Corporation:	
DeMille, Cecil	1,000,000
Globe Packing Company	100,000
Goldschmidt Bros.	90,000
Hamburger, A., & Sons	800,000
Isaacs, Louis & Max	80,000
Los Angeles Soap Co., Soap Mfrs.:	
Merrill, Frank H.	100,000
Metro-Goldwyn-Mayer Co.:	
Hunt Stromberg	300,000
Millerton, C. O.	100,000
Moreland Motor Truck Co., Motor Trucks:	
Moreland, Watt L.	150,000
Mutual Estates Company, Personal Investments:	
Bittinger, George E.	30,000
Newberry Electric Corp., Electrical Engineers and Contractors:	
Arbogast, Glenn E.	50,000
Schenck, Jos. M., Motion Picture Corporation:	
Keaton, Joseph (Buster)	1,250,000
Sun Drug Co.	200,000
Warner Brothers Pictures, Inc.:	
Jolson, Al	1,000,000

OAKLAND

Hagstrom, E. A.	100,000
Kahn, Irving H.	100,000
Laher, F. J.	100,000
Pohlman, S. C.	100,000
Rosemond, W. B.	100,000
Smith Bros.	50,000

PASADENA

California Hotel Co., Pasadena; Wilshire Bord. Hotel Co.; Los Angeles; Ambassador Hotel Co., Atlantic City:	
Linnard, D. M.	515,000

REDLANDS

Sunset Orange Co.:	
Moore, F. W.	25,000
Moore, L. L.	25,000
Total	50,000

RIVERSIDE

Reynolds, Geo. N. & Co., Retail Merchandise:	
Reynolds, Charles L.	50,000

SACRAMENTO

Breuner, John, Co., House Furnishings:	
Breuner, Clarence H.	100,000
Breuner, Louis F.	100,000
Breuner, Louis J.	100,000
Breuner, Richard W.	100,000
Total	400,000

SAN FRANCISCO

Bunting Iron Works Oil and Mining Machinery:	
Scott, George A.	40,000
Carlisle, A., & Co., Stationers:	
Carlisle, B. M.	50,000
Chanslor & Lyon Co., Auto Equipment:	
Lyon, P. H.	150,000
Continental Furniture Mfg. Co.:	
Spiegelman, M.	35,000
Federal Drilling Co.:	
Pike, P. M.	50,000
Hale Brothers	over 300,000
Hawaiian Pineapple Co.:	
Dole, James D.	1,100,000
McCormick Company:	
McCormick, Chas H.	1,000,000
O'Connor, Moffat & Co., Dry Goods:	
Costello, R. W.	200,000
Progressive Motion Picture Co.:	
Hodkinson, Wm. W.	100,000
Republic Supply Company:	
Pike, P. M.	50,000
Rolph, Mills & Co., Shipping and Commission:	
Mills, H. B.	20,000
Rolph, Thomas	20,000
Total	40,000
Sterling Furniture Co.:	
Saxe, H. A.	50,000
Tillman & Bendell, Inc., Grocers and Mfrs.:	
Tillman, Frederick A.	100,000
Walker, P. J., Co., Builders:	
Walker, P. J.	100,000
Willig Bros.:	
Willig, Edward	25,000
Willig, Lewis	25,000

VENICE

Abbott, Kinney Co., Amusements:	
Kinney, Thornton	85,000
Kinney, Sherwood	20,000
Total	105,000

COLORADO

BERTHOUD

Bunyan, John	110,000
Bunyan, William C.	75,000
McCarty, Dr. D. W.	90,000

BOULDER

Grill, Ernest	100,000
Jones, James T.	75,000
Latorra, John	over 50,000
Mark, Hugh	over 50,000
Miller, Le Roy	over 50,000
Persons, H. B.	over 50,000
Spencer, F. R., M. D.	110,000

COLORADO SPRINGS

Adams, C. B.	67,500
Armstrong, W. R.	75,000
Brandenburg, E. C.	80,000
Brown, Dr. J. H.	100,000
Campbell, J. M.	75,000
Chapman, J. A.	500,000
Conway, Frank R.	over 50,000
Conway, Dr. L. A.	100,000
Corley, W. D.	100,000
Cowan, William U.	50,000
Dennis, Dr. Frank L.	60,000
Dern, J. D.	75,000
Dodge, C. P.	150,000
Edgar, C. V.	100,000
Forster, Dr. Alexius M.	over 100,000
Gilbert, Dr. Burton G.	50,000
Godwin, W. G.	50,000
Haigler, A. W.	50,000
Hemming, Wilmer D.	160,000
Kimball, R. H.	73,000
Kirkwood, T. C.	50,000
Law, Russell	82,000
Lewis, Raymond	60,000
Livermore, R. M.	50,000
Lowell, J. R.	55,000
Marksheffel, A. W.	60,000
Mason, Jr., William	50,000
McCauley, L. T.	50,000
McClung, Wm. E.	50,000
McIntyre, James E.	100,000
McIntyre, Otis E.	50,000
Pauley, Dr. G. W.	80,000
Pearce, Wilbur C.	65,000
Shoup, Merrill	over 50,000
Shoup, O. H.	121,500
Shoup, Jr., O. H.	86,000
Shoup, Verner	50,000
Sinton, Herbert G.	51,200

Taylor, Mrs. F. M. P.. 188,000
Tutt, Charles L..... 560,000
Webb, Dr. G. B..over 195,000
Weimer, C. D..... 50,000
Weimer, Melvin..... 55,000

DENVER

Adams, Jr., Frank W... 50,000
Baker, C. R..... 70,000
Ball, Max W..... 50,000
Bardwell, R. J..... 50,000
Barr, John L..... 72,000
Baum, Dr. Harry L... 100,000
Bayless, Dr. D. C..... 55,000
Bennett, H. W..... 116,000
Berger, G. B..... 95,000
Blanchard, Dr. W. E.. 75,000
Boettcher, Claude K... 1,089,580
Bonney, S. G..... 50,000
Botterill, Tom 100,000
Boyd, Dr. Earl J., D.D.S. 50,000
Bramley, Dr. J. R..... 50,000
Brandenburg, E. C..... 90,000
Brown, Mrs. J. J..... 250,000
Brown, W. K. 60,000
Burlingame, W. E..... 59,000
Campbell, Mrs. L. E... †50,000
Campbell, J. M..... 85,000
Carmody, Dr. T. E..... 192,000
Chambers, John..... 50,000
Clay, C. F.....over 100,000
Corbin, P. S..... 53,000
Darrow, Dr. C. Howard 55,000
Davis, R. H..... 75,000
Dunklee, E. V..... 50,000
Evans, John 281,000
Evans, Mrs. John..... 200,000
Farmer, Frank..... 200,000
Fisher, Mrs. M. F..... 70,000
Flower, John S..... 120,000
Fortune, J. F..... 100,000
Fowler, Dr. O. S..... 100,000
Furgeson, W. H..... 200,000
Furlong, Jim..... 100,000
Gates, C. C.....over 100,000
Green, Fred J. 100,000
Greene, Dr. Lawrence.. 100,000
Guldman, L. H..... 65,000
Hall, R. R..... 150,000
Harris, G. W..... 150,000
Harris, Homer H..... 250,000
Heller, Simon J..... 55,000
Holme, Peter A..... 75,000
Howard, T. Leon..... 180,000
Humphrey, Jr., A. E.. 160,000
Huntington, John.about 175,000
Johnson, Samuel 105,000
Kassler, Charles M.... 52,000
Kassler, Edwin S..... 52,000
Kemper, Benj. 150,000
Kent, Dr. George B.... 100,000
Kirchoff, F. J..... 75,000
Kistler, Frank E..... 950,000
Kistler, W. H..... 100,000
Kostitch, Theodore.... 200,000
Kountz, H.....over 100,000
Krohn, D. H..... 65,000
Levy, Dr. Robert 72,000
Long, Robt. P. 75,000
MacCarthy, M. S..... 50,000
Mack, Louis W. 250,000
Marsh, R. K..... 100,000
Mayer, Adolph 100,000
McIntosh, O. T. 75,000
Metcalf, Dr. Albert West 70,000
Morey, J. W..... 225,000
Murphy, J. P..... 50,000
Myer, Erskine..... 50,000
Myer, W. W..... 500,000
Neustetter, Myer 600,000
Newton, J. Q..... 110,000
Olinger, George 300,000
Petriken, W. L..... 300,000
Platt, A. M..... 71,000
Pohley, N. E. 100,000
Radinsky, Abraham D. 69,000
Reynolds, W. O..... 137,000
Robinson, L. K..... 150,000
Rude, Isadore 75,000
Schmidt, Fred R..... 63,000
Shaw, Carl G..... 75,000
Shaw, George H..... 150,000
Shwayder, Jesse 125,000
Sigman, I. K..... 100,000
Smedley, Dr. V. C.... 100,000
Spangelberger, Dr. M. A. 50,000
Spencer, Jr., W. A..... 60,000
Suchotzki, Chas. V..... 125,000
Sweeney, B. K. 50,000
Taylor, Ralph F..... 50,000
Thomas, Lester C..... 120,000
Thomasson, E. M..... 82,500
Tidwell, W. D..... 50,000
Trott, A. B.....over 100,000
Utter, I. B..... 125,000
Viner, Edward 50,000
Waldman, D. M..... 175,000
Watlington, W. H..... 90,000
Wells, Charles E..... 65,000
West, W. M. 160,000
Whiteley, Dr. Philip W. 61,000
Wimbush, H. G. S... 75,000
Winter, H. A..... 60,000

PROVED WORTH THROUGH STORM

The institution of Legal Reserve Life Insurance has well been likened to "A Rock in a Weary Land." The waves which inundated so many institutions have washed rather lightly the foundations of life insurance. It has been an oasis in the desert of depression.

My observation leads me to the belief that Legal Reserve Life Insurance has weathered the storm of economic stress and depression as well as any business of national scope. Life insurance companies have been able to weather depression and deflation better because they have a mathematically solid foundation such as is possessed by no other business and because greater conservatism has marked their operations.

Americans have been more completely sold on life insurance than any other idea or commodity. The life companies are investors in the purest sense of the word. Unlike banks they are not tied to the business cycle through commercial loans. Both the law and policy make the companies most conservative investors. The size of the life companies, plus their freedom from local interests, enables them to diversify their assets on so broad a scale as to give unusual stability.

It is gratifying to me to be able to report life insurance in Colorado making substantial headway and progress.

EDWIN C. JOHNSON,
Governor of Colorado.

ELIZABETH

Platt, Arthur S..... 50,000

LONGMONT

Andrews, Dr. John... 110,000
Harris, Lloyd C..... 110,000
Ludlow, Carl T..... 65,000

PUEBLO

Davis, Sam'l E...about 90,000
Gast, R. S..... 135,000
Green, R. D..... 50,400
Grigsby, Jos. D..... 75,000
Pepper, Joseph 55,000
Power, C. N..... 100,000

TRINIDAD

Aiello, John 150,000
Cosfigan, Dr. D. D..... 60,000
Herrifze, Tom W..... 100,000
Huddleson, J. C..about 50,000
Sherman, J. F...about 50,000
Taralino, Joe 50,000

BUSINESS INSURANCE

DENVER

Ayres, F. C., Mercantile Co.:
Barr, John L..... 100,000
Daniels & Fisher Department Store..over 75,000
Gano-Downs Clothing Co. 300,000
Hardesty, The R., Mfg. Co.:
Hardesty, Rudd..... 50,000
Knight-Campbell Music Co.:
Campbell, Mrs. Lillian E. 80,000

LAMAR

Valley Department Store Co.:
Adams, John Pearl, Pres. 15,000
Adams, John Robert, V.-Pres. 12,500
Kelsey, Frederick H., V.-Pres. 15,000
Kirkpatrick, Glenn E., Treas. 12,500

Total 55,000

PUEBLO

Brown, J. S., Mercantile Co. 100,000
Colorado Motor Car Co. 50,000
White & Davis..... 50,000

CONNECTICUT

ANSONIA

Farrel, Alton 800,000

BRANFORD

Hammer, Waldemar T. over 50,000

BRIDGEPORT

Bassick, Edgar W..... 135,000
Mills, F. L..... †50,000
Parrott, Henry R..... 62,000
Robertson, R. H. M. over 50,000
Warner, Bradford G... 250,000
Wolfe, Edmund S..... 225,000

BRISTOL

Barnes, Fuller...about 1,000,000
Page, De Witt..about 500,000
Sessions, Albert L..... 86,000

CHESHIRE

Klimpke, Paul 50,000

DANBURY

Buzaid, Joseph...about 110,000
Lee, Frank H.....*1,000,000
Mallory, H. B...about 500,000
Mercier, W. C....about 50,000
Pisetsky, Samuel S. .. 52,000
*Includes business.

GREENWICH

Rupprecht, Fred W.... 55,000

HARTFORD

Allen, Harry A..... 50,000
Allen, Walter B...over 50,000
Bissell, Richard M..... 50,000
Bond, Harry S..... 150,000
Chesky, William 50,000
Cole, Richard H..... 50,000
Elsner, Solomon 50,000
Engelman, Harry 50,000
Fuller, Alfred C...over 1,000,000
Garvan, John S..... 200,000
Goodrich, R. M..... 100,000
Goodwin, Charles A... 50,000
Goodwin, Edward S... *490,000
Hartman, Emanuel .. 50,000
Hartman, Morris 50,000
Heublein, Arthur C.... 50,000
Holden, Benedict M.... 50,000
Huntington, Robert W. over 50,000
Kohn, Jerome H..... 50,000
Kohn, Sol 50,000
Lake, Everett J..... 50,000
Lewis, Joseph S..... 50,000
Levy, Joseph P..... 50,000
Lyon, Bernhard 100,000
Merrill, S. M. 50,000
Noble, Kenneth B. 50,000
Porter, John 275,000
Rentschler, Frederick B.1,000,000
Russell, Robert W.over 50,000
Shepard, Charles E.... 100,000
Soby, Ralph 100,000
Toretsky, Barney 50,000
Toretsky, Joseph 50,000
Wiegel, Joseph H..... 50,000
*Includes business.

MERIDEN

Schwartz, Michael ...†1,000,000

MIDDLETOWN

Meech, G. Ellsworth.. †100,000
Wadsworth, C. S..... 200,000
† Business insurance.

NAUGATUCK

Brennon, Carlton..over 50,000
Whittemore, Jr., Harris 50,000

NEW BRITAIN

Donnelly, H. J....over 50,000

NEW HAVEN

Adams, Albert C..... 70,000
Brewster, Fred F..... 1,500,000
Clark, Francis F.about 300,000
Day, Jules G.....over 100,000
Goodrich, Walter H. over 100,000
Griest, Herbert M..... 55,000
Hall, Lawson 50,000
Higgins, Frank J..... 100,000
Mayo, V. J..... 200,000
Mead, R. B.....over 50,000
Nicolas, Chas. R..... 100,000
O'Keefe, Arthur B.over 100,000
Stoddart, Jr., Carlos T. 50,000
Wallace, Thomas 110,000
Weibel, Joseph A..... 75,000
Winslow, Burnside..... 300,000
* Includes business.

NEW LONDON

Palmer, George T..... 200,000
Palmer, Percy S..... 100,000

NORWALK

Cavanaugh, John J... 115,000
Glover, John M..... 60,000
Kantor, Sam'l J..... 50,000
Keeler, S. J..... 50,000
Logan, Frank G..... 50,000
Maychoff, N. M..... 200,000
Montgomery, F. H..... 100,000
Raye, Wm. H..... 125,000
Thompson, C. L..... 50,000

NORWICH

Carpenter, Louis..over 227,500
Ely, Grovesnor ...over 100,000
Hitchon, Sr., Walter over 50,000
Land, Harry.....about 50,000
Levin, Michael ..about 50,000
McNicol, Alex 85,000
Porteus, John 70,000
Slosberg, Jacob..about 100,000
Worth, Joseph...about 75,000

ROCKVILLE

Maxwell, Francis 450,000
Maxwell, William 373,000
Sykes, David A....over 50,000
Sykes, George E..... 100,000

ROXBURY

Anderson, J. M..... 50,000

SOUTH MANCHESTER

Cheney, Charles 230,000
Cheney, Mary Bell.... 515,000

STAMFORD

Allen, Walter C..... 200,000
Guggenheim, Max 350,000
Skiddy, Wm. W..... 100,000

WATERBURY

Anderson, Dr. H. G... 50,000
Coe, Benj. L..... 75,000
Chase, Fred. S...about 1,000,000
Goss, John 150,000
Mills, G. H..... 50,000
Raffel, L. M..... 110,000

WEST HARTFORD

Altruck, J. C. 100,000
Anthony, Graham H.. 50,000
Cotton, Herbert M.... 100,000
Gruber, Isreal 80,000
Hughes, R. P. B..... 50,000
Kauffman, E. N..... 50,000
Steane, W. H..... 75,000

WESTBROOK

Rice, A. E..... 50,000

BUSINESS INSURANCE

BRIDGEPORT

Bridgeport Screw Co.:
Farrell, William H... 50,000
Mills, F. L., Co.:
Mills, F. L..... 50,000

CHESHIRE

Cheshire Coal Co.:
Klimpke, Paul 50,000

DANBURY

Lee, Frank H., & Co., Hat Manufacturers:
Lee, Frank H..... 100,000

HARTFORD

Armstrong, E. G..... 60,000
Berry, P., & Sons, Inc.:
Berry, James P..... 100,000
Gross, Lewis I..... 75,000

MERIDEN

Miller, Edw., Co., Lamp Manufacturers:
Schwartz, Michael... 1,000,000

MIDDLETOWN

Meech & Stoddard, Inc.:
Blatchley, C. M..... 25,000
Meech, G. Ellsworth.. 100,000

Total 125,000

NEW HAVEN

Associated Seed Gross, Inc.:
Woodruff, Frank T... 100,000
Berger Bros. Mfg. Co.:
each about..... 200,000
Goodrich & Co., Walter H., Oils & Gasoline:
Goodrich, W. H..over 100,000
Greist Mfg. Co., Mechanical Specialties:
Greist, H. M..... 50,000
Jacob & McGann:
Jacob, George 10,000
McGann, Michael F... 10,000

Total 20,000

NEW MILFORD

Robertson Bleachery & Dye Works, Inc.:
Robertson, Chas. N.. 100,000

SOMERVILLE

Somerville Mfg. Co.:
Kenney, Geo. E..... 30,000

DELAWARE

BRIDGEVILLE

Cannon, Harry L..... 180,000

MILFORD

Mulholland, Henry H. 60,000

SEAFORD

Allen, Wm. F.....over 50,000
Moore, Victor A...over 50,000
Simon, E. A.....over 50,000

WILMINGTON

Bacon, Walter W.about 500,000
Blatz, John B..... 150,000
Blatz, Wm. C..... 200,000
Carpenter, Jr., J. L. over 50,000
Coyne, William 300,000
Du Pont, Belin...over 2,000,000
Du Pont, Eugene E... 300,000
Du Pont, Francis.about 750,000
Du Pont, Frank...over 200,000
Du Pont, Lammot.... 1,000,000
Du Pont, Jr., Lammot. 100,000
Du Pont, Pierre S.... 7,000,000
Hyatt, John P..... 65,000
Huber, George F..... 200,000
Johnson, Wm. P. ... 75,000
Lackey, F. D..... 250,000
Lauritsen, Allen L.over 250,000
Radcliffe, Harry D..... 88,000
Raskob, John J....over 200,000
Simonton, W. A..... 100,000
Tallman, Frank G..... 50,000
Thompson, H. B..... 110,000
Vogel, Joseph A..... 566,888
Ward, George B..... 100,000
Warner, Charles.about 300,000

DISTRICT OF COLUMBIA

WASHINGTON

Adams, Eugene ..over 125,000
Allen, George E..... 100,000
Berman, Hyman *55,000
Blake, Harry 100,000
Browning, Wm. L..... 125,000
Burrell, M. C..... 50,000
Choate, H. Lawrence. 101,000
Connolly, M. J..... 200,000
Corley, Karl W..... 1,000,000
Crandall, H. M..about 225,000
Cranford, J. H....over 50,000
Crawford, Geo. H.... 115,000
Davis, Meyer 1,000,000
Evans, Jr., Joshua... 60,000
Fawcett, J. S.....over 50,000
Flather, W. J..... 150,000
Fleming, Robert F.... 100,000
Fowler, John E..... 150,000
Goldnaimer, Marc..... 400,000
Griffith, W. W..... 120,000
Harris, George 145,000
Hayes, Charles D..... 50,000
Hayes, William E..... 55,000
Hendricks, J. T..... 50,000
Hill, Wm. A..... 100,000
Himes, Joseph H.....*1,250,000
Hinckley, R. H..... 50,000
Hogan, Frank J..... 50,000
Hopkins, Dr. H. C..over 150,000
Hynson, Richard W... 60,000
Johnson, Walter 50,000
Kann, Louis 100,000
Kaufman, Edmund I... 1,200,000
Kronheim, Milton 120,000
Lesh, Paul E. 51,000
Lisner, Abraham 75,000
Luchs, M. J..... 100,000
Luttrell, N. H..... 150,000
Lyon, R. B.....over 75,000
Lyon, Simon 100,000
Mather, E. J..... 168,500
McAtee, Camden R... 51,000
McLean, E. B.....over 50,000
Milans, Joseph H..... 175,000
Moore, Allen F..... 281,000
Moore, Dr. A. B..... 250,000
Moran, C. E..... 178,000
Murrell, Hugh L..... 50,000
Myers, George H..... 50,000
Newmeyer, A. L..... 300,000
Nicholson, Joseph H. over 100,000
Nordlinger, Gerson .. 80,000

It gives me very great pleasure to cooperate with you in your endeavor to impress upon the public the value of life insurance.

I began taking out policies when I was a very young man and have found that I have had not only excellent protection, but also a reasonably good return on the investments.

Particularly at this time of a business depression, life insurance should appeal to people who wish to provide for their families and to place their savings in safe hands.

Very truly yours,
W. L. CROSS,
Governor of Connecticut.

Noyes, Frank 125,000
Nugent, George A..... 60,000
O'Brien, Clarence A... *135,000
O'Hara, Raymond 60,000
Peckham, Frank 51,000
Peyser, Julius I..... *435,000
Richards, R. W..... 50,000
Richardson, Wm. E... 50,000
Ridgway, Franz H.... 60,000
Rust, Jr., H. L..... 50,000
Schneider, T. F..... 80,000
Shannon, Herbert T.. 100,000
Sigmund, Abraham .. 150,000
Sigmund, Albert 100,000
Slaughter, Laurence A. 100,000
Smith, H. C..... 50,000
Steuart, Guy Thomas.. 57,000
Walker, Harold 109,000
Wardman, Harry 1,000,000
Watson, James E..... 70,000
West, W. H..... 50,000
Wilkins, J. H..... 200,000
Wolf, Alexander 75,000
Wolf, Harry 75,000
Woodward, Donald ... 95,000
Wyatt, Walter 105,000
* Includes business.

BUSINESS INSURANCE

Himes, Joseph H., Company:
Himes, Joseph H..... 1,000,000
University of Washington:
Marvin, Dr. C..... 60,000

FLORIDA

APALACHICOLA

Montgomery, S. E..... 65,000
Oliver, H. L..... 60,000
Teague, S. E..... 50,000

BAGDAD

Henderson, J. D..... 50,000
Waits, Jr., G. O..... 62,000

BARTOW

Stuart, James K..... *112,500
Stuart, Wm. H..... *96,000
* Includes bus.

BONIFAY

Griffith, T. E..... 50,000
Miller, N. D..... 51,000

DE FUNIAK SPRINGS

Graves, J. E.....about 50,000
Harbeson, W. B..... 50,000
McCaskill, R. E. L.... 158,500

FORT MYERS

Alderman, F. C..... 67,000
Bellows, Donald 97,500
McWilliams, J. W.... *192,200
Sheppard, Jr., W. A.. 57,000
*Includes business insurance.

GAINESVILLE

Adkins, J. B. 50,000
Baird, Ira 75,000
Cannon, E. Finley 50,000
Parrish, M. M..... 50,000
Pound, C. A..... 50,000
Summerlin, Dr. J. L. . 100,000
Thomas, Major W. R. 65,000
Thomas, W. C..... 60,000
Tillman, Dr. G. C. ... 50,000

HOLT

Porter, Harold B..... 72,300

JACKSONVILLE

Acosta, Tracy L..... 50,000
Adams, Frank 50,000
Barnett, B. H..... 50,000
Bisbee, F. D..... 75,000
Christopher, John G... 50,000
Coachman, W. F..... 50,000
Cummer, A. G...about 200,000
Cummer, Waldo E.... 275,000
Daniel, R. P..... 50,000
Denham, T. P..... 55,400
Fleishel, Marc L..... 110,000
Gress, M. V..... 150,000
Hirschberg, Morton R. over 50,000
Loftin, Scott M....over 50,000
Lamar, G. G..... 50,000
Lanier, Belton W..... 85,000
Lowry, Sumter L..... 50,000
Lloyd, C. H..... 50,000
McCarthy, James T... 300,000
Meyer, Robert R..... 375,000
Meyerheim, Fred..over 50,000
O'Brien, Jack 50,000
Pace, J. H. (a)..... 160,000
Russell, F. G..... 50,000
Stocton, W. T.....over 50,000
Suttles, N. D.....over 50,000
Sweat, Thomas R..... 85,000
Triplett, Jr., J. S..... 100,000
Ulmer, Herman..*over 50,000
Wigginton, J. W..... 100,000
Zaring, C. W..... 75,000
(a) Also listed Pensacola.

MANATEE

Walker, E. N..... 75,000

MARIANNA

Hutchison, P. A..... 62,000

MIAMI

Davis, Troy C..... 60,500
Edgar, Charles T..... 200,000
Gillman, James H..... *451,000
Llewellyn, Lionel 50,000
Merrick, Charles F.... 65,000
Merrick, Richard L.... 55,000
Osius, F. J..... 200,000
Phillips, Welborn 135,000
Rice, Richard H..... 75,000
Robinson, Lee C..... 50,000
Tod, Frederick *600,000
Twyman, Lewis 71,500
Vanderpool, W. F..... 145,000
*Includes business.

NEWPORT RICHAY

Sims, George R..... 300,000

OCOEE

Maguire, Fred H..... 85,000

ORLANDO

Lewis, Dr. P. M..... 157,000
Tedger, John Carl.... 78,000

PANAMA CITY

Jones, Rev. "Bob".... 720,000

PENSACOLA

Arbona, Joseph 50,000
Baer, Max Lee..... 65,000
Crosby, L. G..... 50,000
Johnson, Thos. A..... *155,000
Kugelman, D. 50,000
Lishkoff, Dr. M. A..... 140,000
Maura, O. E..... 50,000
Nobles, Dr. W. D..... 52,000
Pace, J. G..... *250,000
Pace, J. H. (b)..... *160,000
Ray, W. A..... 50,000
Russ, J. D..... *104,000
Saunders, Dr. A. B... 50,000
Tart, D. H..... 240,000
Touart, Jr., M. A..... 100,000
Watson, J. C..... 50,000
Weis, C. A..... 60,000
Welles, Frank E..... 95,000
*Includes business.
(b) Also listed Jacksonville.

QUINCY

Graves, Ed. .....over 50,000
Graves, W. T..... 50,000

ST. AUGUSTINE

Calhoun, Hon. Noble E. 60,000
Snyder, S. A..... 80,000
Stapp, W. J..... 60,000

ST. PETERSBURG

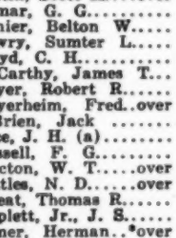
Bussey, James R..... 50,000
Poyntor, Paul 87,500
Tessier, Elsworth D... 59,000
Welch, David S..... 310,000

SARASOTA

Cassidy, R. A..... 100,000

SEBRING

Durrance, R. N. 51,000



Complying with your request of recent date, you may state that I fully subscribe to the value of life insurance as a means of protection of dependents and business interests.

DAVID SHOLTZ,
Governor of Florida.

TALLAHASSEE

Lewis, George E..... *130,000
Mendelson, Samuel.... 51,000
*Includes business.

TAMPA

Adamson, Dr. W. P... 100,000
Clewis, A. C..... 80,000
Commander, C. C.over 50,000
Elliot, M. Leo 125,000
Falk, David A..... 50,000
Fariss, Fred 170,000
Geraci, Nick .....over 50,000
Hansen, G. A..... 100,000
Holley, J. D. A..... 60,000
Lee, W. E..... 1,000,000
Lyons, C. W..... 200,000
Ortmeyer, A. J..... *75,000
Wall, J. E..... *170,000
Weil, Julius *50,000
Wilbanks, J. D..... 50,000
*Includes business.

TARPON SPRINGS

Cheyney, John K..... 58,000
Meres, Ernst L..... 58,000

VERNON

Moody, J. R..... 78,000

WINTER HAVEN

Scholz, W. H. 125,000

BUSINESS INSURANCE

BARTOW

Stuart, James K..... 75,000
Stuart, Wm. H..... 75,000

PALATKA

Loper, Bailey, The G., Co., Real Estate.... 65,000

PANAMA CITY

St. Andrews Bay Lumber Company:
Sherman, W. C..... 150,000

PENSACOLA

Bruce Dry Dock Co.:
Thomas A. Johnson.. 50,000
Escambia Land & Mfg. Co., Real Estate, Lumber, Mdse.:
Pace, J. G..... 25,000
Pace, J. H..... 25,000
Total 50,000

TALLAHASSEE

Lewis State Bank:
Lewis, George E., V.-Pres. 100,000

TAMPA

Dodd Motor Co.:
Dodd, H. M..... 50,000
Knight & Wall Co.:
Cooper, Francis M.... 50,000
Wall, Patrick H..... 25,000
Honaker, William ... 25,000
Wall, J. E..... 60,000
Total 160,000
Lyons Fertilizer Co.:
Lyons, C. W..... 50,000
Maas Haberdashery Co.:
Weil, Julius 30,000
Marcelino, Perez & Co.:
Perez, Joe 50,000
Ortmeyer-Thompson Co.:
Ortmeyer, A. J..... 25,000
Trice-O'Neal Furniture Co.:
O'Neal, G. C..... 50,000
Eli Witt Cigar Co.:
Van Dycke, W. L.... 100,000
Woodberry, D. H.... 100,000
Total 200,000

Replying to your wire of Sept. 13, wish to say that I consider life insurance one of the best investments a man can make.

C. D. BUCK,
Gov. of Delaware

GEORGIA

ALBANY

Barnet, Dr. J. M..... 50,000
Davis, J. A..... 50,000
Davis, J. B..... 200,000
Farkas, Leonard 125,000
Gortatowsky, E. L..... 50,000
Haley, J. T..... 101,000
Haley, W. B..... 165,000
Hilsman, A. H..... 50,000
Ivey, B. B..... 50,000
Kalmon, E. H..... 58,000
Keaton, J. C..... 50,000
Lainer, Hollis 50,000
Rosenberg, Jake..... *90,000
Shemwell, Dermot 100,000
Simon, Ben 95,000
Stern, Sidney 50,000
Tomlinson, J. M..... 50,000
Vason, A. P..... 50,000
*Includes business.

AMERICUS

Council, C. M..... 50,000
Council, L. G..... 152,000
Hodge, B. C..... 50,000
McMath, R. L..... 50,000

ASHBURN

Evans, J. L.....about 75,000
McKenzie, G. C..about 90,000

ATHENS

Edwards, L. F..... 50,000
Erwin, Howell C..... 55,000
Morton, John W..... 60,000
Michael, Max..... 106,000
Michael, M. G..... 75,000
Nix, H. Abit 75,000

ATLANTA

Akers, A. F..... 60,000
Akers, Jr., F. M..... 65,000
Ashford, W. T...about 135,000
Austin, Geo. L.....over 100,000
Baum, Samuel 62,000
Black, Chas. H..... 100,000
Boykin, S. Frank..over 100,000
Broyles, Arnold 50,000
Camp, Eugene V..... 50,000
Candler, Jr., Asa G.. 1,450,000
Candler, Walter T.... 250,000
Candler, Wm. 1,385,000
Cohen, Jacob M..... 55,000
Constangy, Harry 55,000
Davis, B. J..... 65,000
Feldman, A. L..... 175,000
Freedman, Jos. A..... 120,000
Haas, E. Arthur..... 195,000
Haverty, J. J..... 151,500
Hawkins, Frank...over 100,000
Hirsch, Harold 100,000
Howell, Jr., A..... 60,000
Howell, Clark *400,000
Hull, J. H., M.D..... 65,000
Jackson, James M..... 50,000
Jacobs, Isadore ...over 75,000
Kaplan, M. N..... 60,000
King, Clyde L..... 154,150
Kontz, Judge E. C.... 50,000
Koplin, Kohlman 82,000
Le Craw, James R.... 75,000
Le Craw, Roy..... 80,000
Levine, Benjamin 62,000
Lewinstein, A. 50,000
Lincoln, Samuel F.... 52,000
Loeb, J. Cohen 100,000
Lonsberg, Ed. M..... 52,000
Lotspeich, Thomas A.. 100,000
Lowndes, George S.... 65,000
Maddox, R. F.....over 150,000
McClatchey, Marion R. 75,000
McCord, R. A..... 130,000
McCrary, J. B..... 165,000
Oberdorfer, E. 58,000
Orr, J. K..... 75,000
Parks, Simon....about 50,000
Patterson, Fred W.... 50,000
Rauschenberg, Malvin. 100,000
Reinhardt, A. M..... 60,000
Rubin, Sol .....over 75,000
Sanders, Lucien B.over 100,000
Saul, Jos. L..... ... 100,000
Schoen, Samuel..... 120,000
Sinkovitz, I..... 100,000
Stein, Albert L..... 50,000
Stein, Jack J..... 80,000
Tenenbaum, J. Philip. 50,000
Weinstein, I. M..... *365,000
Wenar, Clarence H.... 150,000
White, Jr., Robert H.. 75,000
White, W. Emmett.... 65,000
Willett, Lawrence..... 80,000
Williamson, J. J..... 187,000
Williamson, W. H..... 160,000
*Includes business.

AUGUSTA

Andrews, G. Worth.... 75,000
Baron, Sam *155,000
Barrett, Geo. B..... 60,000
Battey, Dr. W. W..... 60,000
Beeson, C. W..... 59,000
Blanchard, Geo. C. *80,000
Boardman, Alonzo P... 75,000
Boardman, Clayton P.. 75,000
Boardman, Harold M.. 96,000
Boardman, Hollis C... 75,000
Bryans, Dr. C. I. 54,500
Burum, H. P..... 60,000
Bush, Wm. E..... *185,000
Calhoun, Frank..... 50,000
Calhoun, Francis A.... *68,500
Carr, Frank B..... 150,000
Claussen, Euclid *125,000
Claussen, George *125,000
Claussen, J. C. Henry.. *125,000
Cooney, W. J..... 60,000
Creamer, H. R..... *80,000
Culley, F. B. 81,000
Cullum, St. J..... *70,000
Daniel, C. Roswell ... 50,250
Erbelding, E. J..... 60,000
Fiske, N. F..... *92,000
Garrett, H. B..... *125,000
Harrison, J. C..... *85,000
Hull, Jr., J. M..... 50,000
Irvin, Willis..... 100,000
Jones, H. H..... 100,000
Kahrs, John H..... *117,000
Lawrence, Jr., C. K. *about 75,000
Lee, J. Bothwell..... *76,000
Lee, Lansing B. 53,775
Lorick, H. C..... 60,000
McElmurray, W. W.... 75,000
Martin, Alfred M. 60,000
Marshall, Edison..... 140,000
Maxwell, Bertram *100,000
Maxwell, Robert J..... *75,000
Maxwell, Grover C..... *75,000
Maxwell, T. Allen..... 50,000
McCrary, W. L., Sr... 69,000
Merry, A. H..... 100,000
Merry, Ernest..... 93,000
Miller, Frank J. 125,000
Nachman, David..... 50,000
Perkins, A. C..... *55,000
Rhodes, Dr. R. L..... 100,000
Rinker, J. A. 95,000
Sancken, George *240,000
Saxon, G. Allen *83,000
Schaul, L. J..... 85,000
Schneider, Chas. H. .. 100,000
Silver, Dr. D. M. 105,000
Stearns, George R. ... 55,000
Stovall, Mrs. W. W. .. 100,000
Sweigert, Wm..... 50,000
Svoenstricker, Dr. V. P. 50,000
Thomas, L. A..... 100,000
Tim, W. F..... *65,000
Von Kamp, A. B..... 100,000
*Includes business.

BAINBRIDGE

Nussbaum, M. H..... 50,000
Nussbaum, Max 65,000
Wheat, Dr. R. F..over 50,000

CAVE SPRINGS

Tumlin, A. N..... 50,000

COLUMBUS

Bradley, W. C.....over 2,000,000
Browne, Rhodes 50,000
Burrus, E. P..... 143,960
Chancellor, A. C..... 60,000
Kirven, J. D..... *182,000
Lipman, R. A...about 200,000
Loewenherz, L. 80,000
Metcalf, D. L..... 50,000
Schwob, S. .....about 75,000
Williams, Chas. F. about 200,000
*Includes business insurance.

CONCORD

Smith, C. T..... 145,000
Strickland, G. E..... 75,000

CORDELE

Churchwell, A. F..... 50,000
Churchwell, J. H..... 55,000

CYRENE

Hodges, Jr., C. S..... *50,000
*Includes business.

DAWSON

Garhitt, Wright 50,000

FITZGERALD

Handley, Robert V.... 60,000

GAINESVILLE

Simmons, T. J., LL.D. 55,000

GRIFFIN

Bass, H. H..... 100,000
Cheatham, John H..... *100,000
Evans, James A..... 50,000
Frye, A. H..... 103,000
Henderson, A. D..... 52,178
Newton, Will Hill..... 50,000
Nichols, Jr., J. P..... 50,000
Pursley, Geo. T..... 100,000
Slade, Burton 55,000
Walker, J. M..... 50,228
*Includes business.

HAGAN

Perkins, H. W..... 75,000

LAVONIA

Mason, W. C.....over 50,000

LYONS

Donovan, W. O..... 50,000
Garbett, R. M..... 50,000

MACON

Adams, A. R. 94,000
Adams, D. D..... 70,000
Adams, E. M..... 50,000
Anderson, Dr. Carl.. 53,000
Anderson, P. T...about *90,000
Anderson, W. T..about 50,000
Bateman, C. H..... 102,000
Bazemore, Dr. 55,000
Birdsey, R. T.....over 100,000
Birdsey, S. R.....over 100,000
Block, Alex 70,000
Block, N. M..... 100,000
Burns, H. K..... 177,000
Carter, Ray 50,000
Crump, J. D..... 50,000
Dannenberg, Walter .. 150,000
Drake, Jr., A. A..... 60,000
Dunlap, R. C..... *70,000
Dure, L. S..... 65,000
Ellis, C. R..... 50,000
Felton, Jr., A. C..... 200,000
Fowler, W. M.....over 50,000
Gates, Paul G..... 60,000
Happ, Lee M..... 98,000
Harrold, Dr. C. C..over 100,000
Hart, J. B..... 50,000
Hay, P. L..... *400,000
Huey, J. O..... 50,000
Johnson, A. A..... 50,000
Johnston, E. P..... 80,000
Jones, B. C..... 55,000
Jones, C. B. 60,000
Jones, P. W..... *150,000
Jones, R. W..... 50,000
Juhan, W. J..... 87,500
Kessler, Max 60,000
Killen, J. T..... 140,000
Kingman, R. H..... 75,000
Koplin, Henry..... 80,000
Leach, Mr. 60,000
Massee, W. M..... 50,000
McCommons, G. W.... 80,000
Neel, J. N..... 50,000
O'Neil, Benj. P..... 78,000
Peeler, Mr. Amp. 145,000
Pennington, Dr. C. L. ..... about 100,000
Porter, John O...about 75,000
Richardson, W. R..... 150,000
Rogers, Dr. T. E..... 107,000
Sawyer, Dr. .....over 100,000
Schofield, A. D..... 50,000
Solomon, Jr., S. M.... 50,000
Stewart, T. J..... 140,000
Turner, T. R..... 100,000
Wagnon, Sid 100,000
Weaver, N. T..... *125,000
Willingham, A. R..... 100,000
Willingham, Jr., B. E. *150,000
Willingham, O. P..... 50,000
Wood, Jr., Geo. W.... 60,000
*Includes business.

MONTICELLO

Benton, Jr., L. O..... 100,000
Benton, Mrs. L. O..... 50,000
Gunn, Daniel 100,000
Jordan, Chas. H..... 75,000
Jordan, Leland K..... 75,000
Kelly, E. Clyde..... 50,000
Key, Wm. Hicks..... 50,000
Malone, John S..... 50,000
Spears, J. B..... 50,000
Tucker, Hugh C..... 50,000

PARROTT

Pierce, Marvin D..... 105,000

PLAINS

Bowery, Thomas M.... 50,000

ROME

Graham, John M..... 985,000
Hight, G. L..... 50,000
Porter, C. R..... 50,000
Sullivan, J. B..... 50,000
Sulzbacher, J. L..... 50,000

ROYSTON

Baker, D. A.....over 50,000

ST. MARY'S

Brandon, George W... 63,000

SAVANNAH

Adler, Leopold 200,000
Bremer, William J.... 100,000
Budreau, Joseph L.... 100,000
Collat, Meyer I..... 50,000
Crawford, Wm. B..... 110,000
Daniel, John W..... 50,000
Espy, Albert C..... 50,000
Foye, John E..... 62,000
Furse, David T..... 100,000
Granger, Harvey 60,000
Guckenheimer, A. S... 115,000
Leffler, A. 60,000
Levy, Henry *125,500
Logan, Thomas W.... 52,000
Mackall, W. W..... 60,000
McIntosh, Olin T..... 66,500
McMillan, Thomas H. ..... about 50,000
Mohr, Sigo 77,500
Myers, Joseph D..... 53,000
Myers, Percy H..... 50,000
Rourke, John 50,000
Smith, L. H..... 200,000
Tiedeman, G. W..... 130,000
Traub, Frank F..... 50,000
Traub, Herbert S..... 75,000
Walthour, Henry C.... 114,000
Waring, T. P..... 100,000
Wilson, W. L..... 54,000

STATESBORO

Bland, W. W..... 50,000
Dorman, Alfred 100,000
Fine, Jake 100,000
Simmons, Brooke 100,000

STEVENS POTTERY

Stevens, J. H..... 90,000

TALLULAH PARK

Magid, Louis B..... 88,000

TOCCOA

Schaefer, Edward 68,000

VALDOSTA

Varn, G. W. 86,000

WAYCROSS

Bunn, H. Desseaw..... *115,000
Bunn, Harvey C..... 50,000
King, Jr., John H..... 110,000
Zackery, R. Bernard... 50,000
*Includes business.

WAYNESBORO

Bell, Simeon 125,000
Cates, F. M..... 65,000
Evans, A. F..... 50,000
Neely, A. W..... 60,000
Neely, Jr., R. C..... 100,000
Reynolds, Joseph J.... 60,000

BUSINESS INSURANCE

ALBANY

Rosenberg Dept. Store. 50,000
Hofmayer Dry Goods Co.:
McCollum, H. E..... 25,000

ATLANTA

Atlanta Constitution, The:
Howell, Clark 100,000
Atlanta Plow Co., Mfrs.:
Dean, F. S. 25,000
King, Clyde L. 50,000
Powell, J. E. 10,000
Total 85,000
Haverty Furniture Co., Haverty, Clarence, Vice-President 50,000
Haverty, J. J., Pres... 151,000
Haverty, John R..... 10,000
McQuaghey, Frank S. 10,000
Total 221,000
Oglethorpe Sanitarium, Waring, T. P. 20,000
Oglethorpe University:
Jacobs, Dr. Thornwell 200,000

INTEREST PAYMENT BUILDS ESTATE

Minneapolis, Minn.

Editor, The Spectator:

I carry $250,000 of personal life insurance because I believe life insurance is the greatest investment in the world. Another reason for my carrying life insurance is that I can create an estate of this size by just paying the interest.

JACK SAVLAN, Manager, The Prudential.

AUGUSTA

Lorick & Vaiden:
Lorick, H. C..... 50,000
Southern Finance Corp.:
Garrett, H. B., Pres.. 75,000

CORDELE

Nesbitt, Williams Cotton Co.:
Nesbitt, Thos. 50,000
Williams, J. J. 50,000
Total 100,000

FITZGERALD

Garbett & Co.:
Gargett, M. W..... 50,000

GRIFFIN

Georgia Cotton Mills:
Cheatham, John H... 50,000
Griffin Hosiery Mills,
Shepard, Thos. L..... 50,000

MACON

Bankers' Health & Life Insurance Co.:
Hay, P. L., Pres..... 200,000
Jones, P. W., Sec.-Tr. 50,000
Weaver, N. T., V.-Pr. 50,000
Total 300,000
Bernd, G., Co.:
Bernd, L. J..... 25,000
Dunlap Auto Co.:
Dunlap, R. C..... 40,000
Hatcher, A. S., Co.:
Hatcher, A. S..... 78,000
Macon Telegraph:
Anderson, W. T., Pres. 50,000
Anderson, P. T., Mgr. 102,000
Anderson, Jr., P. T.. 5,000

ROME

City Land Co.:
Graham, John M..... 25,000
Natl. City Bank:
Graham, John M.... 60,000

SAVANNAH

Levy, B. H., Bros. & Co.:
Levy, Henry, Pres.... 45,000
Levy, A. B., V.-Pres.. 40,000
Levy, S. H., Sec.-Treas. 25,000
Total 110,000

IDAHO

BOISE

Anderson, C. C..... 250,000
Anderson, Scott 100,000
Bicknell, R. F..... 60,000
Falk, Leo J..... 150,000
Falk, Ralph 100,000
Farmer, James..... 125,000
Lemp, Bernard 125,000
Morrison, H. W..... 85,000
Ormsby, L. L..... 55,000
Stewart, Dr. 50,000

CALDWELL

McLeod, Colin 50,000
Peavy, A. J..... 50,000
Richardson, Victor ... 50,000

DOVER

White, Albert C..about 50,000

IDAHO FALLS

Cline, Dr. C. M..... 175,000
Redfield, J. A..... 75,000
Rose, K. D..... 150,000
Sheppard, H. B..... 139,610

LEWISTON

Breier, C. J..... 60,000
Kettenbach, F. ..about 50,000
Weyerhouser, Jr., J. P. 75,000
White, Dr. E. L..about 50,000

MOSCOW

Day, Jerome J..... 50,000
Griffmon, Dr. C. L.... 60,000

GREATEST ASSET OF THE AGE

In answer to your letter asking for my opinion with regard to the value of life insurance, I wish to state that it is not my desire to enter into any discussion along this line, but I might in a few words give you my reaction, if it will be of any value to you. or anyone who might not be fortunate enough to have sufficient life insurance to care for their needs.

First, I might state that I deem insurance in reasonable amounts, to be one of the greatest assets this age has developed. When we look about us and see some of the pitiful conditions left as a result of the Reaper's scythe unexpectedly, and then see circumstances in other families where the head or some member of the family had foresight enough to make a provision in case of a hasty departure, we would then appreciate what it means to carry life insurance.

I never was known to be a gambler or one to speculate in the material things of this life, and I think the same principle might well be carried into life insurance. I think one should not permit himself to gamble on the length of his existence here in this world, especially when there are those who are depending upon him for support and would suffer in the event that he was taken away from this life. Therefore, as before stated, I am wholeheartedly in favor of life insurance to the extent that one is prepared and able to carry and maintain the same.

Trusting this will give you my hurried thoughts in the matter, I remain,

C. BEN ROSS,
Governor of Idaho.

POCATELLO

Roberts, Dr. E. N..... 60,000
Valentine, C. A..... 75,000

SPENCER

Hagenbarth, F. J..... *575,000

*Includes business insurance.

TROY

Driscoll, H. M..... 60,000

TWIN FALLS

Bacon, T. C..... 105,000
Peavy, Arthur J..... 50,000
Pringle, P. J..... 50,000

WEISER

Van Sicklin, Arthur... 50,000

BUSINESS INSURANCE

BLACKFOOT

Barclay, Mike 50,000

ILLINOIS

ALTON

Aldous, Joseph 150,000
Gaddis, Robert..... 120,000
Grossheim, J. A..... 50,000
Hearne, Frank P. 50,000
Hellrung, Herb. C..... 60,000
Luer, Carl 100,000
Luer, Herman 60,000
Luer, Wm. J. 75,000
Luly, Robt. 60,000
Matthews, Harry B... 150,000
McAdams, John D..... 50,000
McGinnis, Dr. Wm. S.. 50,000
Miller, Dr. T. W. 65,000
Milnor, George 85,000
Olin, Spencer T..... 285,000
Rogers, Jr., Eben 50,000
Rogers, Sr., Eben 65,000
Verlie, E. J..... 50,000
Watkins, Griffin 50,000
Wuellner, H. A..... 100,000

ARTHUR

Eads, J. D..... 50,000

AURORA

Adamson, C. H..... 50,000
Bereman, J. H..... 100,000
Fitch, William 50,000
Heiss, Herbert ...over 50,000
Jobbins, F. Hedley..... 100,000
Kitenplon, Dr. A. N... 50,000
Leet, Keller G..... 50,000
McKnight, Wm. A. over 50,000
Reynolds, R. F..... 50,000
Stephens, Leroy S..over 50,000
Strohm, R. M..... 50,000
Thielan, Frank *125,000
Ward, A. E..... 50,000
*Includes business.

BEARDSTOWN

White, C. J. 115,000

BELLEVILLE

Kohl, E. A..... 65,000

BELVEDERE

Funderburg, Hugh..... 175,000

BLOOMINGTON

Beich, Paul F..... 125,000
Sweeting, Frank E.... 83,000

BRADFORD

Thompson, Wm. Lee.. 50,000

BROCKTON

Burnham, Fred 75,000
Cooley, Isaac N..... 200,000

CAIRO

Halliday, H. E..... 77,500
Harris, Julius 51,000
Hastings, Oris ...over 50,000
Hendricks, Beverly .. 85,000
Kahn, Eugene ...over 50,000
McFarling, H. B..... 85,000
Michaelson, S. J..... 100,000
Walder, E. J..... 60,000

CHAMPAIGN

Beach, Frank 50,000
Flatt, Ross .....over 50,000
Harris, B. B.....over 50,000
Kuhn, Isaac 80,000
Robeson, F. K.....over 50,000
Willis, Harry ....over 50,000

CHICAGO

Agar, James 500,000
Ahlschlager, Walter W. 500,000
Alfred, Decker & Cohen †1,500,000
Allen, A. J..... 55,000
Allis, Charles F..... 300,000
Allison, H. M..... 90,000
Allison, James A..... 100,000
Altz, Edward W..... 58,000
Amberg, Wm. A..... 150,000
Armour, George A.... 100,000
Armour, Mrs. J. Ogden 1,000,000
Armour, Philip D..... 50,000
Arnold, Hugo F...over 1,000,000
Bacmeister, Dr. T..... 65,000
Barber, O. C..... 50,000
Barnes, M. H..... 90,000
Barnett, O. R..... 55,000
Bartlett, Wm. H..... 100,000
Baumrucker, Dr. O... 50,000
Beak, K. R..... 55,000
Beamsley, Foster G... 154,000
Becker, Louis..... 135,000
Bender, J. W..... 75,000
Bender, W. H..... 100,000
Bennett, D. A..... 50,000
Bensinger, E. E.....†2,500,000
Beppli, Chas. J..... 50,000
Berry, Jos J..... 78,000
Bierderwolf, Wm. E... 69,000
Billings, C. K. G..... 100,000
Bissell, A. 50,000
Blum, H. S..... 140,000
Borchardt, M. 85,000
Brundage, H. A..... 80,000
Brundage, E. J..... 200,000
Bryan, Benj. B..... 150,000
Bullen, Charles F..... 200,000
Bullen, F. F..... 50,000
Bullen, J. H..... *50,000
Butler, F. O..... 157,000
Cable, Fayette S..... *50,000
Caldwell, L. J..... 60,000
Candee, H. S..... 50,000
Carolem, Mrs. F..... 250,000
Carlson, E. C..... 50,000
Carroll, John A..... 2,150,000
Cassidy, J. W..... 98,000
Castle, Sidney L..... 100,000
Chalmers, W. J..... 100,000
Chase, Franklin L.... 87,000
Cheever, Dwight B.... 50,000
Christie, Dr. Wm..... 60,000
Christy, H. A..... 50,000
Clark, Eugene B..... *375,000
Clark, John M..... 50,000
Clarke, Henry..... 70,000
Clutton, Fred H..... 106,500
Coath, J. L..... 80,000
Coath, V. W..... 55,000
Coe, Almer 70,000
Cooper, A. J..... 100,000
Cosler, A. S..... 50,000
Crane, Wm. J..... 57,000
Crilly, D. F..... 100,000
Crilly, Edgar 75,000
Cripe, F. E..... 50,000
Cronin, J. J..... 65,000
Crooks, H. D..... 250,000
Curran, O. P..... 60,000
Cutter, F. G..... 65,000
Dale, James J..... 50,000
Davis, S. R..... *600,000
Dawson, H. G..... 110,000
Dawson, Horace...over 50,000
DeForest, F. B..... 50,000
Deneen, Hon. Chas. S. 50,000
Denman, B. J..... 102,000
Deutsch, G. B..... 50,000
Devore, John A..... 50,000
Dittmann, Dr. G. C... 65,000
Dittmar, G. Walter... 50,000
Dixon, Thomas J..... 75,000
Donald, Wm. G..... 50,000
Donohue, Michael J... 118,000
Donohue, Wm. F..... *150,000
Drake, S. C..... 297,000
Drummond, Mrs. Baldwin 100,000
Drummond, Finley M. 100,000
Drymalski, P. 70,000
Dulak, Dr. F. A..... 65,000
Eddy, Arthur J..... 50,000
Eddy, Aug N..... 50,000
Eggleston, C. B..... 60,000
Einstein, Morris 50,000
Elder, E. B..... 50,000
Elmer, J. P..... 50,000
Erickson, Edwin T.... 100,000
Eustus, R. S..... 50,000
Evans, Dr. G. F..... 65,000
Fairbank, Kellogg 50,000
Faller, O. F..... 98,000
Farrell, Chester H.... 100,000
Farwell, Dr. J. D..... 55,000
Farwell, J. V..... 95,000
Farwell, Walter 100,000
Favorite, Calvin M.... 50,000
Felton, S. M..... 150,000
Fetzer, J. C..... 150,000
Field, Marshall, III (a)*5,500,000
Finn, Joseph H..... 100,000
Fishburn, Eugene H... 70,000
Fisher, A. 50,000
Flower, A. 600,000
Flower, S. 260,000
Forgan, David R..... 175,000
Frazier, Frank B..... 50,000
Freeman, Alford...over 50,000
Freeman, T. B..... *195,000
French, B. W..... 50,000
Frisch, E. 150,000
Gagen, F. J..... 107,000
George F. W..... 55,000
Gilbert, Willis H..... 50,000
Goodell, Jr., James M. 50,000
Goodrich, Albert 50,000
Goodyear, C. A..... 50,000
Goodyear, Miles A..... 50,000
Gordon, Charles V..... 100,000
Graham, Mrs. A. J..... 100,000
Graham, George M..... 200,000
Graves, Wm. M..... 50,000
Greene, Augustus W... 120,000

PROOF OF FUTURE PROGRESS

Memphis, Tenn.

Editor, The Spectator:

In reply to your inquiry of September 24th, I have filled in the amount of insurance carried on my life both personal and business, and would like to say that the reason I carry the amount of insurance that I do is the fact that I believe insurance is one of the very best investments that a man can make today both personally and for his company. I think in the last five years insurance has proven that it is one of the safest, soundest and most worth-while investments that a man can make, and I feel that life insurance has a good future ahead of it, even greater than it has had in the past, on account of what the insurance companies have proven to me, for the people. ($123,000.)

T. W. LEWIS,
President, Lewis Supply Company
Mill and Steam Supplies

Greene, Hon. J. K.....	50,000
Grimm, George L..over	50,000
Gunlock, Wm. M.....	65,000
Guthrie, J. B.....	70,000
Hackett, Charles	500,000
Hackett, J. W.	50,000
Hall, Dr. R. E.....	50,000
Halligan, Bert	50,000
Hamilton, Edw. L.....	50,000
Hamilton, Isaac M....	*383,090
Hammil, W. F.....	*115,000
Harris, Joseph	125,000
Harrison, J. E.....	90,000
Hart, Henry G.....	300,000
Hart, R. J.....	65,000
Harvey, T. W.....	150,000
Hastings, S. M.....	250,000
Hateby, John C.....	135,000
Havard, C. H.....	50,000
Haviland, F. H.....	75,000
Hayiett, H. H.....	50,000
Hazen, Hon. Irwin R.	55,000
Hecht, F. A.....	127,000
Heineman, Oscar	255,000
Heisen, C. C.....	120,000
Hertz, John	985,000
Heyworth, J. O.....	150,000
Hobbs, P. B.....	85,000
Holton, George D.....	60,000
Howard, Wm. L.....	50,000
Howe, George.....	50,000
Howe, Gerald.....	60,000
Howe, William.....	50,000
Igoe, Hon. M. L.....	60,000
Ingals, E. F.....	73,000
Irish, A. L.....	50,000
Janiszeski, F. A.....	78,000
Jarecki, Hon. Edm. K.	50,000
Jefferis, A. W.....	220,000
Johnson, Ernest A.....	65,000
Johnson, John H.....	90,000
Jones, Robert.....over	115,000
Joyce, Jas. Stanley....	400,000
Kapp, Horace J.....	50,000
Kavanagh, Hon. M.....	50,000
Keim, Isaac.....	150,000
Kemp, E. M.....	125,000
King, John C.....	65,000
Knapp, Charles T.....	123,000
Knight, Newell C.....	60,000
Krous, Adolph....about	50,000
Kudlick, M. G.....	50,000
Kuebler, Wm. H.....	60,000
Kuflewski, Dr. W. A...	65,000
Kunz, Hon. Stanley H.	50,000
Lake, R. C.....	68,000
Law, Marc A.....	125,000
Leigh, E. B.....	100,000
Lenfesty, John R.....	275,000
Levy, S. E.....	55,000
Loeb, Leo A.....	100,000
Logan, Frank G.....	50,000
Lonquist, Axel H.....	1,250,000
Lord, Benj. W.....	50,000
Love, Stephen.....	70,000
Luehr, Dr. Edm.....	90,000
Luxem, James P.....	93,000
Lyding, Dr. J. D.....	50,000
Lyon, Pauline H.....	300,000
Lytton, Henry C.....	670,000
Maloney, Fred G.....	75,000
Manheimer, M.....	75,000
Mansure, Edw. L.....	*120,000
Mark, Clayton.....	550,000
Marshall, Alfred.....	85,000
Martin, N. N.....	110,000
McBraw, Max.....	100,000
McCabe, J. R.....	50,000
McDonald, Charles A...	130,000
McDonald, Wm. D.....	55,000
McFatrick, Geo. W.....	52,000
McMillan, Dale	150,000
McNamara, Jas. E....	170,000
McNamer, H. C.....	92,000
McNulty, Michael F....	101,000
McReynolds, Geo. S....	250,000
McWilliams, G. A.....	60,000
Meagher, J. F.....	60,000
Miktyn, A. I.....	70,000
Morgan, Fred W.....	235,000
Morgenthau, Max.....	130,000

"I own $100,000 of personal insurance. The principal amount of annuities owned is $2,000 only. $45,000 of this insurance is endowment. My insurance is the only investment I haven't had a loss in.

"I now invest my surplus funds by paying my endowment insurance in advance."

DR. WM. E. CODY
Sioux City, Iowa

Moulton, George M.....	124,000
Murphy, H. C.....	75,000
Napieralski, Stephen J.	60,000
Netcher, Charles...over	*300,000
Newbury, Mrs. Mollie.	†3,000,000
Nixon, C. A.....	50,000
North, Dr. D. A.....	200,000
Otis, Joseph E.....	100,000
Otis, Spencer.....	60,000
Owen, Edgar S.....	60,000
Paepcke, H.....	100,000
Page, B. E.....	50,000
Palmer, Potter	900,000
Patten, James A.....	123,000
Peak, Alonzo.....	60,000
Peck, C. L.....	100,000
Peck, Ferdinand W....	229,118
Peil, Leo A.....	110,000
Penfield, Raymond C...	50,000
Perlowski, V. J.....	*610,000
Perry, I. N.....	54,000
Peska, Frank.....	50,000
Pettibone, P. F.....	67,000
Pick, George.....	100,000
Pietrowicz, Dr. S. R....	65,000
Piotrowski, N. L.....	95,000
Pitkin, E. H.....	100,000
Plant, Dr. T. W.....	70,000
Polocco, Giorgio.....	500,000
Probst, Jerome.....	125,000
Protowsky, N. L.....	55,000
Pryborski, Max.....	75,000
Pugh, James A.....	100,000
Rainsburg, Lee.....	60,000
Raymer, W. J.....	60,000
Revelle, John A.....	70,000
Reynolds, George M....	150,000
Richards, Arch. E.....	65,000
Richardson, Dr. F. L...	50,000
Ringer, Charles.....	300,000
Ritter, Geo. W.....	50,000
Ritzwoller, Max H.....	70,000
Rodgers, A. K.....	80,000
Roos, Otto A.....	†100,000
Rose, Dr. Milton E....	50,000
Rosenthal, A. E.....	50,000
Rosenthal, Benj. J.....	150,000
Rosenthal, Edw. M.....	150,000
Rosenthal, I. B.....	50,000
Rubenstein, J. B.....	50,000
Rush, Hon. G. Fred...	50,000
Rust, H. A.....	100,000
Ruthman, A. G.....	125,000
Rybicki, J.....	50,000
Sanborn, F. A.....	65,000
Sargeant, Fred A..over	50,000
Schaffner, J.....	150,000
Scheffler, Edw.....	50,000
Scheiter, E. K.....	300,000
Schipfer, Dr. L. A....	60,000
Schmidt, L. F.....	70,000
Schnering, O. Y.....	†2,500,000
Shapiro, I.....	50,000
Schwab, C. H.....	55,000
Schlisinger, B. F.....	65,000

ROCKWOOD S. EDWARDS

General Agent

ÆTNA LIFE INSURANCE COMPANY

ONE NORTH LASALLE STREET

CHICAGO, ILLINOIS

Schwabacher, Morris...	100,000
Scott, Harry V.....	*100,000
Scott, Samuel S.....	50,000
Scott, Thomas B.....	125,000
Scully, Alexandria B...	750,000
Scully, D. W.....	175,000
Sears, J.....	50,000
Selfridge, H. G.....	250,000
Sellers, John M.....	75,000
Sheldon, Edwin B.. .	220,000
Sheriffs, W. A.....	60,000
Sherlock, J. P.....	200,000
Shuflitowski, Jos. T....	50,000
Small, J. D.....	50,000
Smejkal, H. J.....	65,000
Smietanka, Julius.....	75,000
Smith, Alexander.....	750,000
Smith, H. W.....	*75,000
Snow, Geo. H.....	50,000
Solomon, Dr. M.....	50,000
Sprague, Col. Albert A. II	60,000
Squire, Waite H.....	90,000
Staley, A. E., Jr.....	500,000
Starck, Philip A.....	150,000
Starck, Philip G.....	85,000
Steever, J. G.....	75,000
Stevens, Charles A...	530,000
Stevens, James W....	250,000
Stevens, John H.....	60,000
Stevens, T. A.....	81,000
Strong, Joseph H.....	200,000
Sturges, Lee	110,000
Sturmes, Charles B....	200,000
Sumner, S. C.....	80,000
Swift, Louis F.....	1,800,000
Tanner, John F.....	65,000
Tarrant, R.....	500,000
Taylor, W. L.....	75,000
Teed, F.	60,000
Teller, C. A.....	85,000
Thorn, George A.....	130,000
Thorsen, James B.....	90,000
Tiffany, L. S.....	53,500
Townsend, J. J.....	50,000
Tribb, F. L.....	50,000
Trigg, Leon A.....	300,000
Truner, A.....over	50,000
Tyrrell, J. F.....	115,000
Urbanski, August J...	50,000
Vopicka, Charles J....	100,000
Wagner, E. W.....	100,000
Wallach, John F.....	200,000
Wallerstein, E. Z.....	100,000
Walsh, J. R.....	100,000
Warner, T. L.....	50,000
Warren, Dr. H. W.....	50,000
Webster, T. K.....over	50,000
Wegg, D. S.....	160,000
Whamond, Dr. A. A....	70,000
Wheeler, J. H.....	70,000
White, W. T. S.....	100,000
Wilke, C. F.....	60,000
Williams, P. H.....	80,000
Wilson, R. (Le Roy) W.	1,100,000
Wilson, T. E.....	†1,000,000
Wiman, Wm. D.....	50,000
Witowski, W. A.....	55,000
Wollenberger, Dr. S....	85,000
Wyeth, H. B.....	50,000
Zacharias, M. C.....	115,000
Zygmunt, L. F.....	55,000

* Includes business.
(a) Also listed New York.
†Business insurance.
(c) Also listed Los Angeles.

CLINTON

Cohen, Samuel ....over	50,000

DANVILLE

Acton, W. M.....	123,000
Adams, Harvey.....	80,000
Allen, Lawrence T.....	100,000
Basch, N. J.....	60,000
Buchanan, George.....	50,000
Butcher, F. E.....	*215,000
Butterworth, F. W.....	50,000
Cathcart, Joseph.....	250,000
Hartshorn, Wm.....	210,000
Hegeler, Julius.....	500,000
Heskett, A. W.....	150,000
Holden, N. E.....	50,000
Holmes, Grant.....	50,000
Homans, H.....	150,000
Meis, Alfonse.....	50,000
Phillips, F. A.....	100,000
Rearick, George.....	50,000
Ross, Dr. H. E.....	75,000
Ryan, William.....	50,000
Sewell, Harvey.....	100,000
Swallow, Howard	150,000
Telling, George W.....	50,000
Tyson, F. E.....	75,000
Wahle, George C.....	200,000
Yeager, O. K.....	*220,000

*Includes business.

DECATUR

Allen, J. M.....	60,000
Conklin, R. O.....	77,500
Ewing, C. A.....	50,000

SUN LIFE ASSURANCE COMPANY OF CANADA

DOUGLAS J. SCOTT

Branch Manager

SEVENTH FLOOR, ONE NORTH LA SALLE ST.

CHICAGO

Franklin 2390

Fitzpatrick, Dr. M. W..	50,000
Grieder, H. D.....over	50,000
Hunt, Robert I.....	78,000
Jack, Dr. C. M.....	100,000
Johnston, Dr. C. Roy..	75,000
Kapp, Horace J.....	50,000
Lindsay, Frank M.....	167,000
McAvoy, J. H.....	*50,000
Mueller, Adolph.....	97,500
Mueller, Robert....over	100,000
Neece, Dr. J. H.....	55,000
Roos, Dr. Edmund C...	50,000
Rose, Dr. Milton E....	50,000
Scheiter, E. K.	300,000
Smith, Dr. F. E.....	75,000
Staley, A. E., Jr.....	500,000
Wallins, I. A.....	90,000
Woodward, Dr. C. E....	75,000

*Includes business insurance.

DIXON

Brinton, Bradford.....	65,000
Eichler, Isadore.....	75,000
Hoffman, John.....	55,000
Murphy, Dr. Edw. S...	100,000

EAST ST. LOUIS

Blumenkamp, Fred ..	140,000
Hisserick, Edw.	110,000

*Includes business insurance.

EVANSTON

Brunner, John.....	65,000
Buffington, E. J.....	150,000
Burnham, Daniel H...	50,000
Carlson, V. C.....	65,000
Cocroft, W. L.....	50,000
Dawes, Charles G.....	100,000
Dawes, H. M.....	75,000
Dawes, R. C.....	65,000
Forgan, D. R.....	200,000
Hall, James.....	60,000
Hardy, F. A.....	75,000
Ludlow, Geo. M.....	50,000
Mason, W. S.....	200,000
Patten, H. J.....	75,000
Sheppard, Robert D....	110,000
Somerville, T. A.....	75,000
Spry, John C.....	75,000
Windsor, H. H.....	100,000
Worstall, R. A...about	50,000
Wright, Wirt.....	*200,000
Wrightman, C. A.....	75,000
Yerkes, C. E.....	75,000

*Includes business insurance.

FAIRFIELD

Blackburn, L. A.	70,000

FREEPORT

Henney, John W.....	50,000

GEORGETOWN

Buchanan, George.....	50,000

GRANVILLE

Smart, Dr. C. C...over	500,000

HAVANA

Niederer, Edward H..	50,000

HINSDALE

Butler, Frank A.....	175,000

HOOPESTON

Bruff, Milton.....	75,000
McFerren, D. J.....	55,000

JACKSONVILLE

Brown, Wm. Barr.....	75,000
Dollear, Dr. A. H.....	*80,000
Hulett, Marcus A.....	50,000
Norbury, Dr. F. P.....	*50,000
Robertson, John R....	200,000
Rowe, R. Y.....	135,000
Russell, Andrew	90,000
Wheeler, George A....	65,000

*Includes business insurance.

JOLIET

Barr, Hon. Richard J..	125,000
Cheadle, Charles B.....	60,000
Cochrane, M. M...over	50,000
Flowers, J. C.....over	350,000
Hopkins, Silas C.....	50,000
Langford, George.....	*125,000
Miller, W. E.....	100,000
Moore, Lewis.....	175,000
Moore, Louis.....over	100,000
Pilcher, Roy.....	50,000
Woodruff, George.....	50,000
Woodruff, Harry W....	125,000
Young, George W.....	90,000

*Includes business insurance.

KEWANEE

Green, W. H.....	60,000
Lay, F. M.....	*65,000
Lyman, W. H.....	*100,000
Walker, P. A.....	*85,000

*Includes business insurance.

Alexander E. Patterson

General Agent

CHICAGO

120 So. LA SALLE ST. *Franklin 7575*

LA SALLE

Duncan, N. W..... 55,000
Kilduff, Francis X..... 125,000

LOUISVILLE

McKnelly, Jacob I.(c) 52,000
(c)Also listed Spokane, Wash.

MANTENO

Shuffler, Samuel T..... 50,000

MARSEILLES

Neff, F. T..... 50,000

MENDOTA

Conkey, Harry D..... *60,000
Gallagher, John P..over 50,000
Klivlos, Adam..... 60,000
*Includes business insurance.

MINONK

Mingers, J. A..... 55,000

MOLINE

Butterworth, W..... 100,000
Good, Harry C. 200,000
Keator, J. S..... 50,000
Langman, J. O..... 50,000
Peek, Burton 185,000
Wimar, Chas. D. 300,000

MONMOUTH

Hanna, J. Ross..... 85,000

MONTICELLO

Allerton, Robt..... 500,000
Dighton, J. N..... 75,000
Hott, John F..... 200,000
Moore, Allen F..... 1,000,000

MT. VERNON

Schweinfurt, Carl.over *75,000
*Includes business insurance.

NEW BEDFORD

Bollman, Fred..... 101,000

NORMAL

Beaumgart, Carl H.over 50,000
Brooks, Lee S.....over 50,000

OLNEY

Blackburn, L. C..... 50,000

OREGON

Lowden, Hon. F .O.... 162,500
Lowden, Mrs. F. O..... 100,000
Reed, J. F..... 70,000

OTTAWA

Jordon, John..... 50,000
Knott, R. F..... 80,000
Peterson, F. C...about 100,000
Pettit, Harley..... 80,000
Steiffle, Sidney...about 80,000

PARIS

Colson, U. Rae..... 420,000
Coolley, I. N..... 100,000
Greathouse, A. B..... 75,000
Huston, E. Perry..... 125,000
James, Henry A..... 50,000
Kidder, F. L..... 106,000
O'Bannon, H. F..... 110,000
Spicer, Ray..... 110,000
Steidl, Joseph..... 70,000

PEKIN

Herget, Carl G..... 70,000
Herget, H. G..... *340,000
Herget, W. P..... 100,000
Morschell, L. C..... 85,000
Reardon, W. J..... 66,000
Saal, Carl..... 50,000
Turner, V. P..... 75,000
Wilson, E. W.....about 750,000
*Includes business insurance.

It was my good fortune, for more than eighteen years, to learn the great value of life insurance. During that period I sat in the Probate Court of Cook County, where almost daily the beneficent values of life insurance were made manifest to me. I am a believer in it, and during the past eighteen years have tried to do something to impress on the nation—insofar as my word was of avail—the important part insurance plays in the life of the people of this country.

HENRY HORNER,
Governor of Illinois.

PEORIA

Ballance, Jr., W. H.... 65,000
Baker, M. M..... 100,000
Bennett, Chas. M..... 100,000
Blender, Dr. W. E.... 75,000
Block, Carl..... 100,000
Block, H. H.....over 200,000
Bushell, A. A..... 50,000
Coney, Dr. J. P..... 100,000
Coogan, Paul 75,000
Duane, Dr. Joseph over 50,000
Egolf, Harry A....over 100,000
Farnum, Charles G.... 65,000
Frankel, Harry 100,000
Friedman, D. S..... 100,000
Hartley, Arthur J..... *500,000
Heller, Sam 75,000
Herchel, Paul E..... 100,000
Hull, William E..... 85,000
Iben, Rinehart..... 130,000
Jacobson, Abraham.... 60,000
Keefer, Edward 75,000
Klein, H. I..... 50,000
Lehman, Arthur..... *450,000
Lehman, Samuel..... 100,000
Locker, Emil..... 75,000
McNear, Jr., George P.. *165,000
Meixner, Dr. F. M. F.. 155,000
Newman, Milton G.... 75,000
Oakford, A. A..... 110,000
Pinkerton, H. B..... 50,000
Salzenstein, Arnold over 100,000
Sommer, Ruben E..... 300,000
Sommer, Wm. H..... 300,000
Ward, Dr. Clarence.. 100,000
Wheelock, George..... 200,000
Wheelock, Ralph..... 90,000
Wilde, Walter B..... 50,000
Wilson, F. L..... 50,000
Wilson, Fred..... 250,000
Wolner, W. F..... 250,000
Woolner, Seymour..... 500,000
*Includes business insurance.

POLO

Schryver, M. E. 76,000

PRENTICE

Robertson, W. W..... 90,000

PRINCETON

Bryant, Guy A..... 50,300
Nix, Dr. M. A.....over 50,000
Poffens, Dr. P. H..over 50,000
Skinner, Josef T..over 50,000
Steele, Henry..... 60,000
Trimble, C. A....about 60,000

QUINCY

Alexander, F. F..... 50,000
Bonfoey, L. P..... *1,085,000
Gardner, J. W..... 426,000
Germain, Dr. Aldo..... 50,000
Germain, Dr. Hildegarde 50,000
Green, Erwin J..... 58,000
McReynolds, Dr. Rudolph 50,000
Montgomery, S. B..... 50,000
Pearce, Dr. W. F..... 50,000
Schnepp, Carroll..... 50,000
Stern, David 55,000
Tenk, Frank 50,000
Tenk, Rudolph 50,000
Weis, A. W. D. 50,000
Williamson, Robert ... 100,000
Williamson, Russell... 100,000
*Includes business insurance.

RIDGE FARM

Banta, Wm. F..... 60,000
Jones, Frank..... 50,000

NEVER MORE APPRECIATED

Chicago, Ill.

Editor, The Spectator:

You have me correctly listed as owning $383,090 of life insurance. I regret it is not more.

Throughout all this depression life insurance is the one investment of which I have knowledge which has been worth one hundred cents on the dollar and which we have reason to believe will continue to be worth one hundred cents on the dollar.

I think it very clear that the benefits of life insurance never have been so fully understood and appreciated by the people generally as at present. Many of our most deserving citizens very unselfishly are making many sacrifices of personal enjoyment in order to protect their loved ones and their creditors by the proceeds of life insurance policies.

It seems to me that no other course is more worthy and commendable.

ISAAC MILLER HAMILTON,
President, Federal Life Insurance Company.

RIVER FOREST

Shoan, Nels 1,100,000

ROBINSON

Bell, William..... 60,000
Flynn, Thomas F..... 275,000
Welsh, Van S..... 150,000

ROCHELLE

Southworth, Thos. G... 100,000
Stocking, G. E....about 60,000
Whitcomb, W. C..... 130,000

ROCKFORD

Atwood, James..... 100,000
Atwood, Seth B..... 130,000
Blake, John D..... 56,000
Boehmen, Frank W.... 127,500
Bradford, George 105,000
Clark, J. L..... 100,000
Colman, Howard..... 1,000,000
Doyle, A. J..... 50,000
Doyle, J. P..... 50,000
Ekstrom, Eric..... 150,000
Forbes, Walter..... 50,000
Gschwindt, Adam..... 52,000
Johns, Wilfred 100,000
Knutson, K. E..... 250,000
Landstrom, O. E..... 50,000
Lindblade, John 57,000
Lundberg, C. J..... 100,000
Miller, Warren..... 100,000
O'Donnell, Dr. W. J.. 50,000
Olson, Hugo 100,000
Phillips, C. E..... 53,000
Reynolds, L. K..... 52,000
Roper, Mabon P..... 230,000
Schacht, Carl 75,000
Smith, Ernest E..... 58,000
Smith, Frank M..... 59,000
Smith, Guy..... 85,000
Swanson, Paul S..... 100,000
Thiell, James C..... 100,000
Wantz, Raymond..... 85,000
Williams, W. D..... 100,000

ROCK ISLAND

Reynolds, Benj..... 50,000
Rosenfeld, W. A..... 250,000
Wagner, George..... 60,000

SALEM

Martin, J. C..... 65,000

SIDELL

Cathcart, John A..... 130,000
Cathcart, Mrs. W. G.. 50,000
Montgomery, John W. *50,000
Sconce, Harvey J..... 100,000
*Includes business insurance.

SPRINGFIELD

Abels, Henry.....over 100,000
Deal, Dr. Don..... 155,000
Doyle, C. J..... 80,000
Easley, James A..... 75,000
Feffer, F. M..... 75,000
Francis, H. B..... 95,000
Hill, H. B..... 180,000
Holbrook, J. H..... 100,000
Hunting, F. S..... 50,000
Jennings, Frank C. H.. 150,000
Neal, Dr. J. R..... 120,000
Patton, Dr. C. L..over 100,000
Roach, C. E..... 150,000
Shuster, F. E....about 100,000
Smith, George E..... 200,000
Solenberger, H. M..over 75,000
Solomon, George W. over 100,000
Taylor, John L....over 50,000
Vredenburgh, R..... 60,000
Vrendenburgh, II, T. D. 250,000
Weaver, I. A.....over 50,000
Wiggins, Louis N..... 100,000
Workman, W. F..... 56,000

STREATOR

Crane, William J..... 50,000

SYCAMORE

Townsend, Charles B.. 50,000

TAYLORVILLE

Hoover, Ernest..... 80,000

WASHINGTON

Denhart, Henry..... 95,000

WATSEKA

Craft, Walter H..... 100,000
Vennum, Fred..... 100,000

WOODSTOCK

Romans, J. B....about 50,000

BUSINESS INSURANCE

CAIRO

Halliday, H. E..... 100,000

CHICAGO

Alfred, Decker & Cohen 1,500,000
Armsby, J. K., Co.:
Armsby, J. K..... 55,000
Balch Publishing Co... 100,000
Boston Store:
Newbury, Mrs. M..... 3,000,000
Brunswick - Balke - Collender Co.:
Bensinger, E. E..... 2,500,000
Bullen, Charles F. & Company:
Bullen, John H..... 50,000
Taylor, Alex..... 20,000
Total 70,000
Cable-Nelson Piano Co.,
Cable, F. S..... 35,000
Case & Martin:
Two executive officers. 150,000
Chicago Crayon Co.... 25,000
Coca-Cola Bottling Works of Chicago, Inc.:
Freeman, A. B..... 100,000
Curtiss Candy Co.:
Schnering, Otto Y.... 2,500,000
Donahue, M. A., Company:
Donahue, E. T..... 25,000
Donahue, M. A..... 25,000
Donahue, W. F..... 50,000
Total 100,000
Federal Life Insurance Co.:
Hamilton, Isaac M.... 100,000
Garden City Envelope Co.:
Hammell, W. F..... 45,000
Hammell, R. J..... 10,000
Hammell, S. H..... 5,000
Total 60,000
Mansure, E. L., & Co.,
Mansure, E. L..... 100,000
Netcher, Charles..... 500,000
Total 600,000
Richardson & Co.:
Smith, H. W..... 10,000
Tiffany, L. S..... 50,000
Total 60,000
Roos Mfg. Co.:
Roos, Otto A..... 100,000
Smith, H. P., Paper Co.:
Davis, S. R..... 125,000
Starck, P. A., Piano Co.:
Starck, P. A..... 60,000
Starck, P. T..... 60,000
Total 120,000
Stevens, Chas., & Bros.:
Stevens, Charles A... 400,000
Union Liberty Co.:
Perlowski, Val J..... 500,000
Webster Mfg. Co.:
Webster, T. K..... 50,000
Wilson & Co., Packers:
Wilson, Thomas E.... 1,000,000

DANVILLE

Yeager & Sons, Builders:
Yeager, O. K..... 100,000

DECATUR

Gushard, Wm., Dry Gds. Co.:
Keith, J. A..... 25,000
Home Mfg. Co.:
McAvoy, J. H..... 25,000

HENNEPIN

Dore Brothers	75,000

JACKSONVILLE

Norbury Sanitorium Co.:	
Dollear, Dr. A. H.	30,000
Norbury, Dr. F. P.	30,000
Riley, V. R.	30,000
Total	90,000

JOLIET

Illinois Clay Products Co.:	
Jones, Ottis L.	50,000
McKenna Process Co.:	
Langford, George	100,000

KEWANEE

Boss Mfg. Co., Mfrs. Gloves and Mittens:	
Lay, Frank M.	25,000
Lyman, W. H., Pres.	50,000
Stokes, T. R.	25,000
Walker, P. A.	25,000
Total	125,000

LOUISVILLE

Kincaid Bros.	50,000

MENDOTA

Conkey, H. D., & Co.:	
Conkey, Harry D.	10,000
Conkey, R. W.	10,000
Ellingen, O. J.	10,000
Gallagher, J. P.	10,000
Van Etten, W. G.	10,000
Total	50,000

MOLINE

Crandall Transfer and Wholesale Co.:	
Crandall, H. J.	50,000
Moline Pressed Steel Co.:	
Lundahl, Fred	85,000

PEORIA

Hart-Carter Co.:	
Hartley, Arthur J.	250,000
Herschel Mfg. Co.:	
Herschel, Paul E.	50,000
Lehman Bldg. Co.:	
Lehman, Arthur	20,000
Pinkerton Motor Car Co.:	
Pinkerton, H. B.	50,000
Roth, John H., & Co.:	
Roth, John H.	50,000
Toledo, Peoria & Weston Ry.:	
McNear, Jr., Geo. P.	100,000

QUINCY

Moline Chemical Co.:	
Bon Tacy, L. P.	500,000

ROCKFORD

E. & W. Clothing Co.	100,000

SPRINGFIELD

Sangamo Electric Co.:	
Lanphier, R. C.	250,000

INDIANA

AURORA

Starck, Wm. E.	76,000

BEDFORD

Emery, Dr. C. H., M.D.	260,000
Shewrood, Benj.	80,000

BERNE

Gilliom, O. F.	60,000
Meshberger, Harry	125,000
Meshberger, Oscar	125,000
Reusser, Dr. A.	75,000

BOONEVILLE

Mullins, Thomas C.	150,000
Pitman, Russell	85,000
Weyerbacher, Kenneth.	80,000

CHALMERS

Van Vooris, Charles	60,000

CLINTON

Stultz, Samuel C.	160,000

CONNERSVILLE

Ansted, George W.	100,000
Ansted, W. B.	145,000
Booker, Dr. I. E.	50,000
Hull, C. C.	200,000
Trusler, A. G.	50,000

CORYDON

Bulleit, F. A.	50,000
Keller, C. A.	50,000
Miles, E. L.	50,000

CRAWFORDSVILLE

Bischof, Louis	60,000
Crabbs, F. C.	77,000
Genand, R. H.	72,000
Reynolds, A. E. about	75,000

EAST CHICAGO

Olney, H. B.	160,000
True, C. H.	75,000

ELKHART

Calbert, LeRoy H.	90,000
Cawley, Vern G.	113,000
Colbert, C. C.	220,000
Connor, Joseph H.	85,000
Drake, Charles S.	400,000
Fields, Frank S.	60,000
Fleming, Dr. C. F.	50,000
Fleming, Dr. J. C.	50,000
Foster, W. H.	90,000
Greenleaf, Carl D.	*645,000
Kendall, P. C.	170,000
Patterson, W. H.	70,000
Preston, G. Edw.	88,000

*Includes business insurance.

ELWOOD

DeHority, Charles	50,000
Sellers, George	60,000
Wolf, Samuel T.	50,000

EVANSVILLE

Bitterman, Theodore	90,000
Bosse, Gilbert	100,000
Bosse, G. H.	60,000
Bourland, H. D.	50,000
Brentano, A. A.	75,000
Cook, Albert	58,000
Cook, Charles W.	50,000
Cook, Henry E.	82,000
Cox, James E.	50,000
Daus, John O.	100,000
Daus, Louis	50,000
Davis, J. O.	50,000
Durat, Arthur	100,000
Eichel, Dr. S. J.	150,000
Enlow, C. B.	50,000
Erskine, Wilbur	250,000
Frisse, Chas. N.	75,000
Gilbert, W. S.	60,000
Graham, Joseph	500,000
Graham, Robert	250,000
Gumberts, Ferd	156,000
Helfrich, M. D.	50,000
Heston, Samuel T.	75,000
Igleheart, A. W.	125,000
Igleheart, Edgar A.	390,000
Igleheart, John L.	500,000
Igleheart, Leslie T.	200,000
Kahn, Clarence	100,000
Kahn, Isadore	75,000
Karges, A. F.	330,000
Karges, Edwin F.	*360,000
Klamer, O. A.	200,000
Klein, Alfred A.	100,000
Levi, Louis B.	115,000
Levi, Morris R.	83,000
Million, B. A.	65,000
Neitert, George	50,000
Nugent, James	150,000
Ploeger, Edw. W.	100,000
Ravdin, Dr. Bernard	150,000
Rosencranz, Richard	160,000
Schwegman, Frank	50,000
Shane, Norman A.	100,000
Strouse, A.	50,000
Strouse, Bernard R.	50,000
Strouse, Isaac A.	51,000
Strouse, Mose A.	50,000
Van Orman, Harold	75,000
Weil, E. I.	70,000
Welborn, Dr. J. Y.	300,000
Wertz, Daniel W.	100,000
Woods, A. H.	50,000

*Includes business.

FORT WAYNE

Ackerman, Abe	75,000
Bailey, J. Wade	50,000
Bassett, Guy	100,000
Baum, Henry	50,000
Bechtel, S. B.	100,000
Berghoff, Gustav A.	60,000
Butler, Richard B.	60,000
Dern, A. L.	75,000
Dickmeyer, W. C.	100,000
Fletcher, H. P.	51,000
Frieberger, Herman	80,000
Gallmeyer, E. J.	75,000
Griffen, W. M.	100,000
Hall, Arthur F.	*255,000
Hoffman, J. C.	100,000
Jacobs, George	500,000
Kilbourne, Ed.	60,000
Kraus, Max	150,000
Latz, G. Irving	125,000
McBride, Dr. W. O.	50,000
McGill, Dr. Stephen W.	100,000
McKay, Neil A.	50,000
McKay, Wm.	50,000
Mueller, J. L.	50,000
Neride, L. J.	60,000
Newman, L. L.	145,000
Niezer, C. M.	200,000
Noble, W. K.	230,000
Noble, Jr., W. K.	100,000
Perfect, Arthur H.	95,000
Pollock, Robert M.	185,000
Porter, Jr., Dr. Miles.	120,000
Rossiter, D. L., M.D. over	50,000
Schule, Benj.	75,000
Shinabery, Lawrence, M.D. over	50,000
Stiefel, Louis	75,000

FEDERAL LIFE CHICAGO

Thirty-five Years of Protection for Policyholders and Their Beneficiaries

Since organization for business in 1899, the Federal Life of Chicago has paid to policyholders and their beneficiaries over $40,000,000.

The strength and stability of this Company has been demonstrated particularly during the last four years of business depression.

Throughout the last four years the Federal Life of Chicago has shown gains in ASSETS—has increased SURPLUS TO POLICYHOLDERS—has improved LIQUID POSITION.

THE FEDERAL LIFE OF CHICAGO IS IN A MOOD FOR EXPANSION. AGENCY OPPORTUNITIES FOR QUALIFIED MANAGERS.

FEDERAL LIFE INSURANCE COMPANY

ISAAC MILLER HAMILTON, President

CHICAGO

LIFE CHICAGO

Suedhoff, Carl J.	100,000
Van Arnam, George H.	*73,000
Warner Dr. Wesley....	55,000
Weil, Abraham	*142,000
Wilding, John.....	*83,000
Winters, E. C.....	97,000
York, Ralph O.....	110,000

*Includes business.

FRANKFORT

Armstrong, C. G.....	78,000
Feight, E. A.....	55,000
Hodge, Edward D.....	75,000
Hufford, Marvin S....	55,000
Lucas, James A.....	65,000
Smith, Noah N.....	118,000

GARRETT

Thomas, Dr. J. W.....	101,000

GARY

Ahlborn, Wm.	75,000
Boran, Charles.....	100,000
Brink, Dr. C. C.....	100,000
Levin, Harry.....	100,000
Schaaf, F. R.....	*350,000
Schonfeln, Jack...over	100,000
Terometa Marcello.....	105,000

*Includes business insurance.

GOSHEN

Egbert, Haines	500,000

HAMMOND

Ahlborn, Henry.....	75,000
Betz, Frank S.....	71,000
Chapin, George E.....	75,000
Conkey, Henry P.....	*300,000
Cook, Sr., G. N.....	50,000
Crumpacker, Fred	85,000
Diamond, Jake....over	105,000
Fitzgerald, John E....	50,000
Kaufman, Carl	200,000
McLaughlin, R. C.....	50,000
Nau, Chas.	100,000
Wolf, Leo	230,000

*Includes business.

Adversity tests both men and institutions. When history records the events through which we have been passing it will depict how investment in life insurance eased the strain and alleviated the distress of the individual. The stability of life insurance as an investment has been demonstrated in a time of great stress.

PAUL V. MCNUTT,
Governor of Indiana.

HUNTINGTON

Erehart, Dr. M. G.....	62,000
Noll, Bishop J. F.....	100,000

INDIANA HARBOR

Dubbs, Everett E.....	87,500
Robinson, Dr. C. C....	60,000

INDIANAPOLIS

Adams, Roy.....about	2,000,000
Albright, C. W.....	100,000
Aufderheide, J. H.....	157,000
Bach, E. H.....	71,120
Barrett, Charles E....	100,000
Barrett, E. Clifford...	150,000
Barrows, F. I.....	100,000
Baton, Haney	50,000
Batty, B. R.....	75,000
Beck, William S.....	60,000
Becker, Charles S.....	60,000
Boyd, Bert A.....	75,000
Brown, Raymond	800,000
Crane, E. A.....	100,000
Dickson, Fred C.....	180,000
Duffey, Luke W.....	60,000
Esterline, John W.....	200,000
Evans, Edmund D.....	250,000
Fogarty, William M. ..	67,000
Foor, William	50,000
Fortune, William	50,000
Harding, Jack	50,000
Harris, Edw. W.....	*375,000
Hart, J. S.	60,000
Hauser, Edgar W.....	75,000
Henry, Charles L.	100,000
Hoke, Jacob F.	100,000
Holcomb, J. I.....	300,000
Holliday, W. J.....	75,000
Howe, Thomas C.	100,000
Insley, W. H.	200,000
Jordan, Arthur	160,000
Joss, Frederick A.	50,000
Kahn, Henry	150,000
Kavanaugh, Chas. J...	75,000
King, Fred I.	60,000
King, Russell S.....	71,000
Lacey, Howard	800,000
Lammers, M. W.....	75,000
Landon, Hugh McK. ..	400,000
Langsenkamp, Frank H.	125,000
Lieber, Albert	90,000
Logan, Otis E.....	70,000
Lossey, R. H.	60,000
Manly, F. P.....	75,000
Marmon, Walter	450,000
Marott, George J.	117,500
McConnaughay, Kenneth E.	75,000
McKee, Myron	150,000
McKee, W. E....over	100,000
Milliken, Lynn B.	125,000
Mills, Frank V.	85,000
Mooney, Wm. J.	100,000
Olive, George S.	128,000
Osborn, William E. ..	105,000
Pantzer, Dr. H. O. ...	85,000
Perry, Norman A.....	1,600,000
Peterson, Edw. A.....	65,000
Pincus, V. E.....	60,000
Raub, E. B.....	50,000
Rosenthal, Albert.....	150,000
Runnels, Orange .about	50,000
Schneider, W. G.....	85,000
Shank, Mrs. Samuel Lewis	100,000
Shepherd, Frank R. ...	90,000
Sherwood, R. H.	75,000
Smith, Ford	100,000
Stafford, E. E.	125,000
Stanley, Clarence	65,000
Stein, Jr., Theodore ..	50,000
Storer, Elbert	107,000
Stout, Arthur L.	150,000
Starshun, Louis	50,000
Sutphin, Samuel	1,000,000
Taylor, Jas. W.....	106,000
Van Cleave, C. N.....	70,000
Vinton, M. E.	85,000
Vonnegut, Anton.....	100,000
Warvel, Dr. John H...	150,000
Weyerbacher, Dr. Arthur F.	115,000
Wolfe, Arthur	251,950
Woollen, Evans.....	70,000
Woollen, H. M.....	175,000
Wright, Dr. J. William	150,000
Wright, John C.	65,000

* Includes business.

JEFFERSONVILLE

Hancock, Dr. C. F.over	50,000
Holzbog, George H. ..	50,000
Wathen, O. H.	65,000

KENDALLVILLE

Macomber, H. H.....	52,000
McCray, E. E.....	*1,650,000

*Includes business insurance.

KOKOMO

Conrad, Albert B.	205,000
Daily, O. H. ....about	50,000
Drucker, Joseph M. ..	75,000
Eikenberry, Wm. H....	50,000
Humpe, Edw. J.	53,000
Jenkins, Albert G.	90,000
Levi, J. S. .....over	50,000
Thalman, A. L. ..over	50,000
Turner, W. H.	50,000

LAFAYETTE

Alexander, F. L.	54,000
Elliott, E. C.	50,000
Haywood, Marshall ...	150,000
Keller, H. A.	70,000
Loeb, Bert	50,000
Loeb, Sam	50,000
Marshall, E. L.	56,000
Politzer, Edw. L.....	55,000
Potter, Dean A. A. ..	70,000
Ruschli, Dr. E. B.	90,000
Reser, Ralph	50,000

LA PORTE

Fox, Herbert ....about	65,000
Fox, Maurice ....over	60,000
Fox, Robert	*74,000
Fox, Walter S.	50,000
Taylor, W. E.	180,000

* Includes business.

LINNGROVE

Meshberger, Harry ...	80,500
Meshberger, Oscar about	50,000

LINTON

Bush, Benjamin	355,000
Hamilton, Wm. J.	50,000
Harris, Elza ....about	50,000

LOGANSPORT

Bradfield, Dr. John ...	85,000
Cook, Moie .....over	100,000

ABRAHAM LINCOLN LIFE INSURANCE COMPANY

SPRINGFIELD, ILLINOIS

H. B. HILL, PRESIDENT

LIFE • ACCIDENT • HEALTH

Voluntarily operates under the "Registered Policy Act" which requires deposit with the State of Illinois of APPROVED SECURITIES equal in value to the FULL LEGAL RESERVE on every Life and Annuity Policy issued by the Company.

THE

NORTH AMERICAN

LIFE INSURANCE COMPANY

OF CHICAGO

•

SAFE

STRONG

PROGRESSIVE

CORRESPONDENCE INVITED

•

JOHN H. McNAMARA
Founder

E. S. ASHBROOK
President

PAUL McNAMARA
Vice-President

Jenkinson, Albert G. .. 100,000
McDermott, E. L. 50,000
Wilson, T. H. 50,000

MADISON

Haigh, Sidney E. 50,000
Hirst, Anna L..... 50,000

MARION

Braunlin, William H. . 130,000
Daniel, Erle O. 50,000
DeWolf, Louis 50,000
Erlewine, Henry 150,000
Garthwait, Charles ... 50,000
Gartland, M. F. 50,000
Heinzmann, C. C. 140,000
Kemear, Earl 75,000
Kiley, R. P. 60,000
Lindley, L. R..... *510,000
Loomis, Dr. J. F. 50,000
Savesky, Mark 55,000
Savesky, Meyer 60,000
Schaumdeffel, John H. 75,000
Spencer, Jr., Robert J. 131,000
Zimmerman, George .. 55,000
*Includes business insurance.

MICHIGAN CITY

Cushman, Moe A. 200,000
Morley, James A. 100,000
Sprague, Philip T. 110,000
Wilson, Dr. L. A. ... 75,000

MUNCIE

Ball, Frank C. 200,000
Ball, Frank E..... 50,000
Ball, G. A. 85,000
Broderick, J. H. 50,000
Broderick, M. H..... 50,000
Cole, Dr. R. E..... 50,000
Davis, Charles S. 63,200
Denny, Will H. 75,000
Dull, Pharon 50,000
Ganter, Leo 75,000
Heller, B. 50,000
Johnson, Ray P. 50,000
Kuhner, Henry C..... 75,000
Rose, Fred 100,000
Smith, Earl F..... 77,500
Speare, Wm. M. 50,000
Spurgeon, Kenneth ... 50,000
Wilson, Wm. T. 55,000

NAPPANEE

Coppes, Frank *240,000
Mutchler, Charles *225,000
Mutchler, LaMar..... 90,000
* Includes business.

NEW ALBANY

Baker, Frank R. 100,000
Bensinger, Harry *148,000
Bir, Edward M..... *340,000
Bir, Harry E. 75,000
Bir, James E. 75,000
Ellis, Ray C..... *126,000
Gohman, Chas. L. over 50,000
Huff, John M. 85,000
Huff, Wm. P. 50,000
Kahler, Jr., Ferd..... 500,000
Kahler, Jos.....over 50,000
Knight, E. V. 150,000
Lapping, Geo. B..... *125,000
Lewis, Roscoe H. 130,000
Moser, Julius C. 120,000
Paul, J. J. 50,000
Rasmussen, A. ...over 50,000
Rasmussen, John C. .. 50,000
Scharf, Ervin 75,000
Scott, Joseph M..... 90,000
Walts, Samuel W. 62,000
Wrege, John L. 50,000
* Includes business.

NEW CASTLE

Ayres, A. B. 1,000,000
Polk, Oakley M. 50,000

PERU

Shirk, Joseph H. 65,000

PORTLAND

Adair, Alpheus A. 50,000
Anderson, Carl B. ... 200,000
Ashcraft, Wheeler 50,000
Easterday, O. R. 50,000
Schwartz, Dr. W. D. .. 50,000
Williams, J. Arthur ... 50,000

RICHMOND

Bockhoff, H. W..... 152,000
Cates, Edwin H. 50,000
Conner, Joseph W. ... 50,000
Hamilton, C. E..... 150,000
Hayes, Stanley W. .. 502,000
Hill, Benjamin..... 100,000
Jackson, Richard A. .. 50,000
Johnston, Benjamin... 50,000
Lontz, Harry 516,000
Lontz, J. M.....*1,000,000
McConaha, Everett ... 60,000
Pohlmeyer, M. J..... 100,000
Robinson, H. R..... 150,000
*Includes business insurance.

ROCHESTER

Leckrone, Dr. Milton E. 75,000

RUSHVILLE

Watson, James E. 70,000

SHELBYVILLE

Birley, Charles 100,000
Clark, Frank 75,000
Cutsinger, Clarence .. 105,000
Davis, Lee C. 62,000
Depres, Wray 57,000
Hall, John 50,000
Hamilton, Joseph 130,000
Kennedy, Fred *200,000
Mardis, Joseph 100,000
Smith, Bin 90,000
Tindall, Carl 200,000
* Includes business.

SOUTH BEND

Skillern, Dr. P. G. ... 50,000
Sollitt, Ralph J. 50,000
Stahly, P. G. 150,000
Wellington, Fred'k H.. 800,000
Woolverton, Howard A. *233,250
Woolverton, Hugh L... *195,000
Woolverton, John J. .. *180,000
* Includes business.

SWAYZEE

King, Dr. P. C..... 60,000

TERRE HAUTE

Beasley, John T..about 100,000
Feibelman, Ferd E..... 80,000
Frederick, G. W. 75,000
Freeman, Clarence ... 50,000
Goldberg, Julius 60,000
LaBier, Dr. C. R. about 50,000
McBride, Dr. ....about 50,000
Pfau, A. L. 350,000
Shirkie, Hugh 80,000
Silvers, Phill 101,000
Talley, Edw. 200,000
Talley, Homer 300,000
Talley, Walter 100,000
Templeton, John *275,000
Watterman, L. E. 100,000
* Includes business.

VINCENNES

Bastin, Frank *170,000
Beggs, H. W. ...over 50,000
Bierhaus, W. C. ...over 100,000
Funk, Dr. Vance A.... 75,000
Gould, M. D. 100,000
Phillippe, Ralph C..... 58,000
Risch, John A. *110,000
Simpson, Harry ..over 50,000
Viets, William ....over 50,000
Welsh, M. W..... 75,000
Wharf, E. C. ....over 100,000
Winkler, C. C. .....: 55,000
* Includes business.

WABASH

Bigler, Warren 100,000
Bridges, Edw. *750,000
Walters, B. 90,000
Walters, F. B. 50,000
* Includes business.

BUSINESS INSURANCE

ALBANY

McCormick Bros.:
McCormick, Arch G. 50,000
McCormick, C. Roy.. 50,000
McCormick, Ora N.. 50,000
Total 150,000

BEDFORD

Ingles Stone Company. 100,000

CLINTON

Clinton Coal Company,
Ferguson, Arthur .. 25,000
Ferguson, H. M. 80,000
Stultz, George R. ... 25,000
Stultz, Samuel C. ... 50,000
Total 180,000

CRAWFORDSVILLE

Pioneer Box Co. 100,000
Reynolds, A. E. 30,000

DECATUR

McConnell & Sons, F.:
McConnell, Fred D.. 35,000
McConnell, Rich. K.. 35,000
Total 70,000

ELKHART

Elkhart Carriage and Motor Co.:
Bell James A. 50,000
Greenleaf, Carl D. 200,000

EVANSVILLE

Bockstege Furniture Co.:
Bockstege, Walter .. 50,000
Evansville Veneer Co.:
Worland, George 50,000
Globe Bosse World F. Co., Mfg.:
Frisse, Charles M. .. 25,000
Plaeger, Edw. W.... 50,000
Total 75,000
Igleheart Bros. Flour Milling:
Igleheart, A. W. ... 100,000
Igleheart, J. L. 100,000
Total 200,000
Karges Furniture Co.:
Karges, Edwin K.... 150,000
Levi Bros., Insurance:
Levi, Louis B. 35,000
Levi, Morris R. 35,000
Total 70,000

We are looking for ambitious, energetic men who *build for tomorrow.*

To them we offer service and assistance in building strong, efficient agencies.

TOLICA

TOLLICA

Agency Openings in:
ILLINOIS
IOWA
MICHIGAN
MINNESOTA
OHIO
S. DAKOTA
WASHINGTON
WISCONSIN

The Old Line Life Insurance Company of America
MILWAUKEE, WISCONSIN

Entering its twenty-fifth year of service to Policyholders and Agents.

FACTS THAT SPEAK

THE COMPANY

The Indianapolis Life Insurance Company was organized in 1905 as a Legal Reserve, Mutual Company. Our motto is QUALITY INSURANCE, rather than QUANTITY; SERVICE UNEXCELLED, and always SAFETY FIRST.

The management of the Company has always received the highest commendation of Policyholders, Insurance Officials and the public.

SPLENDID RECORD

The assets of the Company have INCREASED EVERY YEAR. During the depression years 1930 to 1934, assets increased 27.1%.

The Company's cash reserves and liquid assets are larger today than ever before.

INCREASED PROGRESS IN 1934

Summary from Mid-year Financial Statement

PAID BUSINESS 34.8% ahead of first six months of 1933.
INCREASE IN INSURANCE IN FORCE, bringing total up to $94,568,490.00.
INCREASE IN ASSETS of $409,652.64, making total assets $15,673,948.14.
GOVERNMENT BONDS and CASH ON HAND INCREASED 33.8% since January 1st.
SURPLUS INCREASED 9%.

INDIANAPOLIS LIFE INSURANCE COMPANY

Indianapolis, Indiana

Agency opportunities in Indiana, Illinois, Ohio, Michigan, Minnesota, Texas, Iowa, California, North Carolina and Florida.

EDWARD B. RAUB, *President*
JAMES R. MAYFIELD, *Agency Manager*

Pennington - Geissler, Wholesale Fruit & Produce Distributors:
Pennington, Robt. H. 25,000

FT. WAYNE

Fort Wayne Printing Co.:
Wilding, John 60,000
General Printing Corp.:
Weil, Abraham 20,000
Lincoln National Life Ins. Co.:
Hall, A. F., Pres.... 100,000
Suedhoff & Butler:
Butler, Richard B.. 50,000
Suedhoff, Carl J.... 50,000
Total 100,000
Van Arnam Mfg. Co.:
Van Arnam, Geo. H. 25,000
Weil Bros. & Co.:
Weil, Abraham..... 110,000
Wolf & Dessauer:
Latz, G. Irving 100,000

GARY

First National Bank:
Schaaf, F. Richard, Pres. 100,000

GENEVA

Chew Mfg. Co.:
Chew, Archie E. 50,000

HAMMOND

Conkey, W. B., Co.:
Conkey, Henry P., Pres. 100,000
Hoess Brothers 100,000

HUNTINGTON

Schacht Rubber Mfg. Co.:
Partnership Policy .. 75,000

INDIANAPOLIS

Bookwalter-Ball Prtg. Co.:
Ball, Frank W..... 20,000
Capital Dairy Co.:
Lowell Wilson, Mgr. 100,000
Central Rubber & Supply Co.:
Ruddell, Almus G.... 50,000
Dryer Product Co..... 150,000
Efroymson & Wolf... 100,000
Hamilton, Harris & Co. Cigars & Tobacco:
Harris, Edw. W..... 75,000
Hibben-Hollweg & Co.:
Heine, H. E., Mgr... 250,000
Insley Mfg. Co.:
Pfeiffer, F. L..... 50,000
Rassmussen, A. C.... 50,000
Wagner, Carl..... 150,000
Total 250,000
Ladoga Canning Co.:
Ashby, Edgar, Mgr... 50,000
Noblitt-Sparks Industries, Inc.:
Noblitt, Q. G. 850,000
Vonnegut Hardware Co.:
Prinzler, Carl J..... 25,000
Vonnegut, Anton ... 25,000
Vonnegut, Franklin . 25,000
Vonnegut, George ... 25,000
Total 100,000

KENDALLVILLE

McCray Refrigerator Co., Mfrs. Refrigerators:
McCray E. E. 50,000

KOKOMO

Ellis Bros. Coal and Building Supplies:
Ellis, Ernest 20,000
Kokomo Supply Co., Mill and Factory Supplies:
Brock, R. C. 20,000
Fel, Louis 30,000
Total 50,000

Service Oil Co., Rfg. & Distributing 30,000
Spurgeon-Gordon Co., Furniture:
Spurgeon, Silcott ... 15,000

LA PORTE

Fox, Samuel Sons, Inc.:
Fox, Robert 25,000

MARION

Lingley Box & Paper Co.:
Lingley, L. R., Pres.. 40,000
Lingley, H. H., Sec.. 10,000
Powell, F. V., Vice-Pres. 20,000
Total 70,000

MUNCIE

Marx & Kallmeyer:
Kallmeyer, Dave ... 50,000
Marx, Herman A. ... 50,000
Total 100,000
Hotel Roberts:
Thornburg, Alonzo C. 50,000

NAPPANEE

Coppes Bros. & York:
Coppes, Frank 180,000
Coppes Co., J. D.:
Coppes, Frank..... 24,000
Mutchler Bros. Co.:
Mutchler, Charles .. 125,000

NEW ALBANY

Bir, Louis, Lumber Co.:
Bir, Edward M..... 40,000
Monon Veneer Company:
Lapping, George B... 75,000
Read Phosphate Co.:
Ellis, Ray C..... 50,000
Wood Mosaic Co., Inc.:
MacLean, Wm. A... 100,000

RICHMOND

F. & N. Lawn Mower Co., The Lontz, J. M. Lontz, Pres. 200,000

SOUTH BEND

Malleable Steel Range Mfg. Co.:
Woolverton, John J., Pres. & Gen. Mgr. 150,000
Woolverton, Hugh L., Vice-Pres. and W. Mgr. 150,000
Woolverton, Howard A., Sec.-Treas..... 150,000
Total 450,000

TERRE HAUTE

Feibelman, F. E..... 25,000
Frank-Samuel, & Co., Inc.:
Frank, Theo. P..... 50,000
Templeton Coal Co.:
Templeton, John..... 250,000

VINCENNES

Blackford Window Glass Co.:
Bastin, Frank, Pres. 120,000
Tip Top Creamery Co.:
Risch, John A., Pres. 60,000

WABASH

Service Motor Co.:
Bridges, Edw. 515,000

IOWA

AMES

Budge, Dr. Ben G..... 58,000

ATLANTIC

Musson, Frank 50,000

BOONE

Hanson, R. M..... 100,000
Holst, Barnhart P..... *52,000
*Includes business insurance.

BURLINGTON

Tombaugh, Frank M.. 75,000
Walsh, Charles H..... 95,000

CASEY

Gray, Charles 67,000
Gray, Fred..... 55,000

CEDAR RAPIDS

Alfree, H. B..... 131,500
Averill, Glenn M..... 131,000
Brookman, John H.... 50,000
Cherry, Howard..... 65,000
Cherry, Walter..... 100,000
Collins, Grant 100,000
Collins, Scott 100,000
Craemer, N. C..... 70,000
Darling, F. W..... 121,000
Derflinger, Lloyd L.... 50,000
French, Frank H. 50,000
Grimm, John M...over 75,000
Hamilton, James E. .. *85,000
Hatch, L. O. 50,000
Hurd, Frank W..... *100,000
Killian, A. L..... *60,000
Killian, Edw. *60,000
Lenders, A. W. H.... 120,000
Marshall, Verne 150,000
Nehls, H. L. 67,500
Powell, W. P.....about 58,000
Rogers, T. P..... 78,000
Ruml, Wentzel 60,000
Sanford, Morris 50,000
Sinclair, Robert..... 50,000
Stark, L. E..... 80,000
* Includes business.

CENTERVILLE

Bradley, Wm. S..... 50,000
Frankel, J. J. ....over 90,000
Goldstein, Abe 60,000
Rosenbaum, Sam about 90,000
Sawyers, F. L..... 50,000

CLARINDA

Anderson, Walter 50,000
Eller, Dr. C. B. 81,000
Newport, Dr. P. 53,000
Sinn, Frank 90,000

Another Fine Service for Berkshire Associates

The New Berkshire Policyholders' Service Plan

This service plan has been especially designed to provide our associates with a complete and effective Policyholders' service set-up. This new plan if, conscientiously studied and diligently followed through, will contribute a great deal to the:

1. Conservation of the business on the books of the company.
2. Sale to your present policyholders of an increasing amount of new business.
3. Development of new contacts and prospects through satisfied policyholders—their friends and acquaintances.

"Ask Any Berkshire Agent."

BERKSHIRE LIFE INSURANCE COMPANY

INCORPORATED 1851

Home Office PITTSFIELD, MASS.

FRED H. RHODES, *President*

1909 1934

Many of the organizers of this company have remained active in its management throughout its history. This fact has enabled a continuous executive policy which has assured the field men of the permanency of the conditions under which their contracts are made.

MIDLAND LIFE INSURANCE COMPANY

DANIEL BOONE, *President*

KANSAS CITY, MISSOURI

CLINTON

Armstrong, Charles A.	100,000
Armstrong, Mrs. Chas. A.	100,000
Bigelow, Dr. C. T.	50,000
Collis, Oliver D.	*400,000
Curtis, Eugene J.	*1,040,000
Curtis, Mrs. E. J.	100,000
Curtis, George Lewis	300,000
Curtis, George M.	75,000
Ellis, Frank N.	100,000
Hobart, H. H.	55,000
Iten, Frank J.	250,000
Iten, Louis	150,000
Iten, William H.	100,000
Jordan, Dr. M. S.	50,000
Keefe, Dr. F. M.	50,000
Kershner, Dr. F. O.	135,000
Lamb, Garrett E.	100,000
Mayer, Earl F.	70,000
Peterson, Frank J.	65,000
Sino, A. C.	50,000
Sino, H. A.	50,000
Ward, Frank J.	50,000
Wilson, Jr., George E.	350,000
Wilson, J. F.	100,000

*Includes business.

COUNCIL BLUFFS

Annis, Albert D.	200,000
Bonner, C. A.	70,000
Cogley, Dr. J. P.	100,000
Dean, Dr. F. W.	50,000
Everett, Leonard	200,000
Everest, Folsom	50,000
Everest, F. F.	50,000
Johnson, Dr. A. A.	80,000
Lougee, Eldin H.	190,000
Maiden, Dr. S. D.	100,000
Mitchell, W. E.	60,000
Nelson, Olaf	90,000
Petersen, Henry K.	50,000
Rohling, Henry F..over	100,000
Rosenfeld, Joe	155,000
Smith, E. C.	60,000
Wickham, B. C.	100,000
Wilcox, Emma	50,000
Wilcox, Mrs. J. F.	56,000
Woodward, John G.	135,000

DAVENPORT

Abraham, Bernard	50,000
Abraham, Hervin	100,000
Adler, E. P.	*402,000
Bechtel, G. M.	150,000
Bechtel, H. R.	150,000
Bell, J. A.	80,000
Bettendorf, Edwin J.	*547,000
Bettendorf, William E.	100,000
Block, F. O.	205,000
Block, W. J.	105,000
Bollinger, J. W.	50,000
Braunlich, Dr. George	60,000
Breen, M. J.	55,000
Brown, A. W.	55,000
Cable, George W.	83,000
Carthey, E. J.	60,000
Case, M. W.	100,000
Cline, Tom	56,000
Coffee, Maurice D.	60,000
Comenitz, Ben	75,000
Connor, Clifford A.	66,000
Copeland, J. H.	65,000
Decker, Dr. George	100,000
Deutzch, Joseph	135,000
Dougherty, Lee J.	200,000
Faeber, A. J.	100,000
Feder, Milton	100,000
French, G. Decker	60,000
Gerwe, Ben J.	77,000
Gilchrist, Charles	60,000
Griggs, A. P.	116,000
Hageboeck, Dr. A. L.	50,000
Hanssen, B. C.	50,000
Harkness, Dr. Gordon	103,000
Harned, R. H.	138,000
Hickey, W. A.	275,000
Hunzinger, John	75,000
Illian, William	50,000
Jocabsen, Jr., P.	70,000
Johnson, E. S.	100,000
Kimberly, D. W.	55,000
Kimmel, Joseph	250,000
Krakow, Alfred	50,000
Kramer, Robert E.	50,000
Lafferty, Stanley B.	150,000
Lamb, Dr. F. H.	90,000
Lane, Dick R.	320,000
Lane, J. R.	300,000
Lawson, H. L.	50,000
Lay, C. A.	50,000
Le Buhn, Carl	150,000
Le Buhn, Dick	75,000
Lee, Ross	135,000
Liddle, Arthur W.	150,000
Madden, Karl M.	61,000
Martin, George	70,000
McCabe, Richard W.	50,000
McCarthy, P. F.	200,000
Meese, Henry	50,000
Morrissey, L.	50,000
Mueller, Alfred C.	100,000
Mueller, Bernard C.	100,000
Mueller, Edwin C..over	100,000
Mueller, Walter	100,000
Mueller, Wm. L.	51,000
Otto, Paul C.	75,000
Palmer, Dr. B. J.	500,000
Palmer, Mrs. B. J.	100,000
Peterson, H. F.	150,000
Phillips, Blair	*265,000
Plack, Harold J.	107,000
Priester, Henry	120,000
Quail, Jno.	80,000
Ramsey, L. W.	150,000
Rendleman, Dr. W. H.	57,000
Richter, Carl	55,000
Richter, Henry	103,000
Richter, William	50,000
Rotschild, Dave	50,000
Ryan, Jeremiah J.	200,000
Scharff, H. E.	100,000
Schmidt, Benj.	50,000
Senty, Dr. E. G.	50,000
Shoemaker, Guy	52,000
Simmons, A. E.	150,000
Simon, Hugo	50,000
Snoke, D. H.	62,122
Speed, Lloyd J.	50,000
Tenembom, Abe	50,000
Thomas, Albert J.	75,000
Von Maur, Cable	80,000
Vorek, Dr. John	50,000
Voss, Ed. F.	50,000
Voss, Walter	50,000
Walsh, R. J.	60,000
Walsh, Tom J.	*1,280,000
Waterman, C. D.	175,000
Weber, Dr. J. S.	70,000
White, Dr. P. A.	85,000
Yetter, Frank	75,000

* Includes business.

I am glad to certify to the benefits of life insurance protection to individuals and business interests alike.

Of my own knowledge I can say that the assistance which has come to thousands of our citizens here in Iowa, because of having had life insurance protection, has been not merely of immense value but, in many cases, the one assistance that has prevented complete collapse.

No one longer questions the wisdom of such protection for dependents, and in the financial reserve to the insured, in such times as these, we are coming to realize at least an equal justification for carrying life insurance to the limit.

CLYDE L. HERRING,
Governor of Iowa.

DECORAH

Ingvoldstad, Wm.	100,000

DES MOINES

Anderson, C. N.	66,000
Appelquist, Fred G.	50,000
Baker, W. E.	75,000
Blank, A. H.	100,000
Brenton, Clyde	60,000
Brody, A.	50,000
Brody, Joseph I.	85,000
Brown, C. P., Jr.	133,500
Bushnell, C. B.	110,000
Carpenter, J. S.	75,000
Carpenter, Thomas	74,000
Chamberlain, D. S.	50,000
Clarke, Howard J.	100,000
Clemons, R. J.	138,000
Cohen, Max	210,000
Cohen, Moses	125,000
Condon, J. P.	102,000
Cowles, Gardiner	200,000
Davidson, S.	50,000
De Puy, Clifford	150,000
Disosway, Mark L..over	50,000
Elbert, Benj.	55,000
Fenton, Stephen D.	55,000
Fisher, Claude	62,000
Fleming, J. A.	50,000
Fleming, S.	60,000
Fleming, R. J.	74,500
Flynn, F. P.	50,000
Frankel, Ansel	90,000
Frankel, H. S.	75,000
Glomset, Dr. D. J.	50,000
Gray, Dr. Howard	80,000
Green, Frank O.	125,000
Green, James B.	75,000
Gross, B. H.	80,000
Haines, Jansen	80,000
Hansen, H. C.	50,000
Harison, W. G...about	50,000
Hartley, O. B.	75,000
Henning, Malcom E.	75,000
Hensen, H. A.	50,000
Hewitt, Edwin	110,000
Hill, Dr. L. F.	85,000
Hollingsworth, A. E.	†50,000
Howe, Jesse P.	90,000
Howell, John W.	*55,000
Hubbell, F. C.	86,000
Hubbell, F. W.	100,000
Hubbell, Jas.	100,000
Hughes, J. J.	62,000
Hunter, Ed. H.	175,000
Julander, Dr. O.	50,000
Kaufman, Frank	155,000
Kelly, Dr. Edmund J.	71,000
Kelly, Dr. Lawrence E.	154,000
Kendall, N. E.	50,000
Klein, Randall T.	53,000
Leaver, John H.	72,000
Lowry, Samuel	†125,000
MacKenzen, L. R.	115,000
Maine, K. J.	52,000
Mandelbaum, N.	50,000
Mandlebaum, Sid. over	150,000
Martin, C. H.	50,000
Mattes, F. P.	50,000
McBride, Russell G.	50,000
McDonnell, John E.	50,000
McGregor, Robert B.	50,000
McNerney, Walter	50,000
McPherrin, Grant	70,000
Miller, Wm. F.	110,000
Minassian, Dr. H. A.	55,000
Muelhaupt, Joe	50,000
Nelson, M. C.	187,500
Nichols, C. E.	57,000
Nollen, G. S.	75,000
Nollen, H. S.	100,000
Norwood, Joseph	*75,000
Nutt, V. E.	75,000
Oransky, Abe	75,000
Oransky, L.	100,000
O'Rourke, J. B.	52,000
Pagn, Dr. Addison	135,000
Pease, Fred H.	60,000
Penn, Albert	250,000
Penn, Ralph	70,000
Percival, Shirley A.over	300,000
Perry, E. C.	75,000
Perry, Frank S.	115,000
Polk, H. H.	51,000
Pratt, W. J. ....about	50,000
Rawson, C. A.	120,000
Reed, Ralph	60,000
Rollins, Ralph	150,000
Rosenbaum, Benj.	50,000
Rosenfeld, M.	50,000
Rumsey, Hugh E..over	75,000
Saxton, Burton H.	65,000
Schmidt, Emil	50,000
Secor, Le Roy W.	52,000
Seltzer, M. L.	100,000
Sheuerman, Henry	90,000
Shuler, Hugh N.	85,000
Slate, J. S.	50,000
Speers, Charles ..over	100,000
Stipp, Harley H.	50,000
Strauss, Gardner	50,000
Strauss, Levin	53,700
Strauss, Oscar ..about	50,000
Strauss, Samuel	52,000
Streight, H. R.	50,000
Streight, M. L.	50,000
Struckman, Edwin	155,000
Swanson, Fred W.	100,000
Vrooman, Howard J.	167,000
Wallace, Harry	165,000
Wallace, Henry A.	135,000
Wallace, James. W.	77,000
Weeks, Carl	*1,152,500
Wheeler, W. W. .about	50,000
Wilchinski, Norman	75,000
Wiseman, William	55,000
Young, P. H.	70,000
Younker, B. A.	50,000

* Includes business.
† Business insurance.

DUBUQUE

Adams, J. T.	100,000
Beyer, A. M.	50,000
Bissell, L. C.	100,000
Burch, J. Merrill	150,000
Collier, R. H.	65,000
Davenport, I. N.	60,000
Deming, J. K.	50,000
Egelhof, L. F.	50,000
Fitz Gerald, L. M.	70,000
Fleege, Wm. B.	50,000
Fritz, L. H.	60,000
Garland, J. C.	50,000
Harris, Ray R.	70,000
Heeb, Anthony F.	65,000
Heles, J. B.	60,000
Kassler, Moses	50,000
Keller, C. H.	50,000
Kenline, H. C.	60,000
Kerper, Jacob	60,000
Klauer, W. H.	75,000
Lange, Harvey M.	60,000
Lange, Philo B.	60,000
Lange, Otto F.	125,000
Langworthy, H. G.	55,000
Lee, James F.	50,000
Loetscher, A. E.	110,000
Loetscher, E. C.	100,000
Loetscher, J. A.	150,000
Meuser, W. H.	55,000
Moes, M. J.	50,000
Molo, Wm. S.	60,000
Myers, Geo. W.	150,000
Roshek, J. J.	110,000
Schwind, John W.	50,000
Steffens, C. N.	100,000
Stotesbery, R. L.	50,000
Thompson, H. E.	65,000
Trausch, J. P.	60,000
Wallis, J. R.	60,000
Woodward F. W.	150,000
Yokom, W. L.	100,000
Young, E. R.	50,000
Zwack, Anton	150,000

ESTHERVILLE

Groves, Mack J.	200,000

FORT DODGE

Beeh, E. F.	200,000
Bowen, Wm. W...about	50,000
Brady, John	*90,000
Breen, M. J.	70,000
Burnquist, Bert B.	75,000
Chase, Sumner B.	55,000
Dowd, Rob't P.	*165,000
Foley, J. J.	50,000
Gaad, Clarence W.	58,000
Garlock, Chas. A.	92,000
Gill, Henry J.	85,000
Haire, John	90,000
Isaacson, Chas. F.	60,000
Kelleher, Denis M.	225,000
Kersten, E. M.	100,000
Leighton, Eugene	75,000
Loomis, Allen R.	75,000
Loomis, Fred L.	100,000
Maher, Frank ..about	50,000
Martin, Loran M.	107,000
Merryman, Walter	91,000
Mitchell, Richard D.	75,000
Mulholland, Matt	52,000
Pfaff, Louis L.	*110,800
Pfaff, Otto C.	*124,000
Rehder, Edward	90,000
Reuben, Wm.	115,000
Sayles, Arthur B.	*110,000
Schaupp, John M.	200,000
Schultz, Arthur A.	62,000
Studebaker, John F.	135,000
Trauerman, Joe K.	115,000
Yost, Chas. A.	50,000
Zinn, Edgar N.	70,000

* Includes business.

FORT MADISON

Morrison, V. E.	56,000
Newton, Dr. W. H.	60,000

GUTHRIE CENTER

Moore, Frank	50,000
Moore, Jesse	125,000
Thomas, Dr. C. J.	62,500

HASTINGS

Pierce, Fred W.	50,000
Shoemaker, E. R.	60,000

HAWARDEN

French, Bayard T.	80,000
Schoeneman, F. B.	50,000
Schoeneman, J. H. C.	50,000

IOWA CITY

Speidel, Merrit	50,000

KEOKUK

Brinker, Walter	56,000
Joy, C. R.	91,000
Keiser, Elmer	53,500
Logan, William R.	77,000

MASON CITY

Brice, W. F.	204,000
Decker, Jay E.	*667,000
Dunn, E. G.	63,500
McNider, Hanford	250,000
Miller, Luke B.	70,000
O'Brien, Dr. S. A.	75,000
Shepard, H. H.	57,000
Smith, R. P.	62,000

*Includes business insurance.

MUSCATINE

Mussey, Clifton	500,000

NEWTON

Korf, H. C.	124,000
Maytag, E. H.	*1,050,000
Maytag, F. L.	*1,500,000

*Includes business.

OTTUMWA

Bonniefield, W. B.	100,000
Harper, Clarence S.	*185,738
Harris, Homer H.	200,000

* Includes business.

PETERSON

Miller, Herman	50,000

RED OAK

Cochrane, William	50,000
Ratcliff, Judge W. C.	75,000

SIOUX CITY

Carey, Dr.	50,000
Cody, Dr. Wm. E.	100,000
Davis, Charles P.	105,000
Everist, H.	125,000
Fee, O. J.	60,000
Flinn, M. I.	54,000
Galinsky, A. L.	*350,000
Garrett, Clifford R.	65,000
Gettys, Loyd B.	55,000
Gordon, Wm. ..about	50,000
Jones, Fred R.	75,000
Kennedy, W. J.	75,000
Kingsbury, B. H.	*81,000
Lohr, F. W.	80,000
Manley, L. R.	100,000
Martin, Howard	175,000
McCuiston, Dr.	50,000
Mullhall, John ..about	50,000
Riesche, R. H.	*125,000
Rosenstock, Emil	77,000
Scott, Frank E.	50,000
Spalding, Alice E.	50,000
Tobias, Dr.	50,000

* Includes business ins.

SPENCER

Collester, C. C.	99,000
Green, H. O.	57,000
Thomas, W. H.	60,000

TIPTON

Moffitt, John T.	75,000

WASHINGTON

Hammer, E. B.	57,500
Jungbluth, C. J.	52,000

WATERLOO

Bellinger, Guy V.	110,000
Butler, C. E.	80,000
Clark, Claude	125,000
French, G. H.	50,000

Galloway, James..about 50,000
Graham, Jas..... 250,000
Harrison, T. J..... 100,000
Johnson, John E..... 55,000
Lauerman, R. M..... 210,000
McGinn, Sartolli..... 200,000
Plumb, H. B..... 110,000
Tangney, Eugene F.... 200,000
Thornton, Dr. Thos. F. 50,000

BUSINESS INSURANCE

BURLINGTON

Clinton-Copeland Candy Co.:
Copeland, Russell ... 50,000

BOONE

Holst Publishing Co.:
Holst, B. P..... 50,000

CEDAR RAPIDS

Consumers Mercantile Corp.:
Hurd, Frank W. 60,000
Harris, Homer H..... 50,000
Killian Company, Department Store:
Killian, A. L. 55,000
Killian, Edw. 45,000
Killian, James 40,000
Total 140,000
Merchants National Bank:
Hamilton, James E.... 50,000

CLINTON

Collis, Oliver D..... 150,000
Curtis Company:
Eugene J. Curtis..... 200,000

COUNCIL BLUFFS

Annis & Rohling, Farm Loans:
Annis, Albert D. 100,000
Rohling, Henry F. ... 100,000
Total 200,000

DAVENPORT

Faeber, A. J. 100,000
Glaspell, Vieth & Duncan, Investment Bankers:
Walter E. Vieth 10,000
Floyd C. Duncan 10,000
Total 20,000
Halligan Co., Wholesale Groceries:
Halligan, T. J..... 25,000
Hickey Brothers, Wholesale Cigars:
Hickey, Wm. A..... 180,000
Palmer School, School of Chiropractics:
Palmer, Dr. B. J., ... over 600,000
Meyer, Edw. W..... 50,000
Miller Hotel Co.:
Lane, Dick R..... 290,000
Lane, J. R..... 150,000
Walsh, Tom J..... 350,000
Total 790,000
Red Jacket Mfg. Co., Iron Pumps and Castings:
Lafferty, S. B..... 100,000
Ryan Plumbing & Heating Co., Plumbing and Heating:
Ryan, J. J..... 85,000

DECORAH

Coffean Co., Contractors:
Coffean, A. R..... 53,000

DES MOINES

Armand Co.:
More, Jessie E..... 5,000
Stevens, A. I..... 20,000
Stevens, F. M..... 50,000
Weeks, Carl..... 735,000
Total 125,000
Central Iowa Fuel Co., Coal Mining:
Hollingsworth, A. E.. 50,000
Norwood, J. 50,000
Total 100,000

Miller Hotel Co., Hotels:
Lane, D. R..... 100,000
Younkers Brothers, Dry Goods:
Wilchinski, Norman.. 50,000

FORT DODGE

Dowd Department Store:
Dowd, R. P..... 30,000
Isaacson, C. F..... 30,000
Total 60,000

KNOXVILLE

Collins, Lafe S., Oil Co., Wholesale Oil:
Collins, L. S..... 50,000
Banes, Walter 25,000

NEWTON

Maytag Company, Manufacturers:
Maytag, E. H. 50,000
Maytag, F. L..... 100,000
Total 150,000

OTTUMWA

Harper & McIntire Co.:
Harper, C. S..... 60,000
Harper, R. W..... 40,000
Myers, W. P..... 40,000
Gray, E. W..... 10,000
Fielder, Wm. 5,000
Total 155,000

SIOUX CITY

Davidson Bros. Co..... 150,000
Galinsky Bros. Co.:
Galinsky, A. L..... 250,000
General Manufacturing Co., Fountain Pens:
Kingsbury, B. H..... 60,000
Martin, T. F..... 300,000
Riesche & Sanborn, Engineers:
Riesche, R. H..... 75,000

WATERLOO

Smith, Lichty & Hillman Co., Wholesale Grocers:
Fowler, L. E..... 20,000
Lichty, B. G..... 20,000
Total 40,000
Sorenson, N. P..... 20,000

KANSAS

ATCHISON

Blanke, C. H..... *146,000
Charles, Dr. Hugh L over 50,000
Hawk, Wilbur 220,000
Muchnie, H. S....over 50,000
Parker, Le Roy..... 50,000
Robinson, Dr. Charles W. 85,000
Waggener, Bailie P.... 50,000
Waggener, William F.. 100,000
*Includes business insurance.

CIMARRON

Spearing, Dr. Jas. W... 105,000
Taylor, Dr. W..... 50,000

COFFEYVILLE

Evans, John D..... 50,000
Ragon, A. T..... 50,000

COLBY

Woofter, J. C..... 55,000

DODGE CITY

Combs, R. E..... 50,000
Hagenmaster, F. L..... 50,000
Martin, Geo..... 50,000
Nevins, Arthur..... 50,000
Nevins, Clarence..... 50,000
Nevins, Ralph..... 50,000
Rose, G. B..... 50,000
Stubbs, S. C. 50,000
Warsaw, Wm..... 50,000

"Responding to your recent communication, permit me to say that I have personal insurance aggregating over $70,000 and, secondly, that I am a firm believer in life insurance as evidenced by the fact that I have always carried all I could afford to take.

"I know of no better way, sounder, saner, or more solid, in which to protect one's family than by discreet investments in life insurance policies."

JAMES E. WATSON
Washington, D. C.

EMPORIA

Finney, W. W..... 232,000
Gufler, A. H..... 55,000
Samuel, Owen 64,000

EUREKA

Edwards, John A..... 100,000

HAYS

Cochran, Azel F..about 100,000

HUTCHINSON

Carey, Charles..... 75,000
Carey, Jr., Emerson... 50,000
Carey, Howard E..... *200,000
Carey, William P..... *50,000
Clark, Scott 50,000
Gano, Paul..... 57,000
Harrison, J. W..... 52,000
Kirk, A. E..... 100,000
McNaghten, E. W.about 50,000
McNaghten, J. C..... 50,000
Rosier, Lacy..... 100,000
Wiley, V. M.....about 70,000
*Includes business insurance.

INDEPENDENCE

Guernsey, George T.... 100,000

JUNCTION CITY

Fegan, R. B..... 70,000
Jellison, A. D..... 100,000

KANSAS CITY

Alberti, Homer 55,000
Allen, Dr. L. J. 70,000
Angle, Dr. Fred 50,000
Baska, Joseph A..... 65,000
Boomer, Jess 52,500
Brady, Joseph H..... 58,000
Breidenthal, Maurice.. 75,000
Breidenthal, Willard.. 240,000
Carey, Dr. F. S..... 55,000
Edwards, J. Renz 75,000
Falconer, Harold 55,000
Fasenmeyer, Anthony.. 71,000
Feld, Milton 100,000
Fitch, Howard A..... 100,000
Grossman, Henry J.... 100,000
Haas, Dr. K. C..... 55,000
Long, George 150,000
Nesselrode, Dr. C..... 100,000
North, Stephen L..... 71,000
Perry, H. J..... 150,000
Poindexter, C. H..... 125,000
Shepherd, Glen 80,000
Spake, Dr. L. B..... 95,000
Stine, John 50,000
Van Cleave, Dean S.. 65,000

KINSLEY

Beeler, C. A. 82,000

LARNED

Doerr, A. A..... 100,000
Moffett, A. H..... 57,000
Reed, H. M..... 71,000

LAWRENCE

Jackman, R. C..... †50,000
Russell, C. B.....over 50,000
Simons, W. C..... 70,500
† Business insurance.

LEAVENWORTH

Lysle, E. D..... 202,000

LINDSBORG

Falen, A. G.....about *55,000
*Includes business.

MAPLE HILL

Tod, W. J..... 80,000

MARQUETTE

Teichgraeber, Emil.... 75,000

MEDICINE LODGE

Skinner, H. W..... 100,000

NEWTON

Anderson, P. M..... 66,000
Axtell, Dr. J. T..... 100,000
Claassen, C. F..... 60,000
Claassen, C. W..... 60,000
Glover, Dr. H. M..... 105,000
Goerz, R. A..... *100,000
Grove, Dr. John..... 120,000
Haury, Dr. R. S..... 75,000
Moorshead, Oliver..... 200,000
Sutorius, Oscar..... *50,000
Wolz, George W..... *65,000
* Includes business.

OSWEGO

Deming, R. O..... 66,000

PITTSBURG

Besse, A. A..... 75,000
Clemens, Ira..... 150,000
McNally, T. J..... 150,000
Miller, C. A..... 100,000
Moore, J. T..... 75,000
Patterson, W. W..... 50,000
Spencer, C. F..... 100,000
Werner, F. C. 75,000

SALINA

Cultra, J. L..... 55,000
Dodds, Chas. F. 59,000
Donelan, Jas. J. 73,000
Garrison, George F.... 100,000
Geis, J. R. 60,000
Heath, Roy M..... 91,080
Jones, Nathan L..... 167,000
Keeton, L. E..... 74,200
Laubengeyer, R. J..... 115,700
Moore, H. H. 125,000
Mowery, Dr. W. E.... 142,142
Owens, Jay J. 55,000
Porterfield, E. L. 76,000
Richards, C. A. 52,000
Rickel, E. L..... 72,000
Robinson, H. L. 105,000
Sabin, R. G..... 50,000
Simpson, H. C..... 100,000
Smoot, B. K..... 57,000
Stiefel, M..... 50,000
Surface, Richard J. .. 51,000
Taylor, H. J. 150,000
Vanier, J. J. 82,000
Wyatt, E. C..... 140,000

TOPEKA

Allen, Dr. George H. over 50,000
August, David J..... 50,000
Austin, Robert.....over 50,000
Brackett, Fred 220,000
Bullis, W. E..... 57,000
Burrows, J. R. 200,000
Capper, Arthur..... 100,750
Colmery, Harry W.over 50,000
Dean, W. Laird..... 93,000
Emerson, Dr. R. W.... 50,000
Erwin, James E..... 80,000
Fassler, Armin ...over 100,000
Goodrich, E. F..... 60,000
Guild, George A..... 50,000
Jones, John F..... 66,000
Joss, Dr. C. E..... 51,000
Leeper, J. M..... 70,000
Lattimore, Dr. J. L.... 61,000
Luellen, W. H..... 135,000
Merriam, C. B. 250,000
Merriam, John E. 150,000
Miller, Clyde W..... 100,000

Monroe, Lee..... 125,000
Moore, Charles A..... 93,000
Moore, Earle M. 58,000
Moore, George Godfrey. *266,000
Silk, Albert 56,500
Stone, Robert..... 50,000
Wallace, Payne..... 50,000
Williamson, Thos. W... 198,900
Woodward, Chester.... 100,000
* Includes business.

WICHITA

Allen, Henry J..... 180,000
Amsden, F. A..... 57,000
Arnholz, Robert..... 100,000
Beachy, Bernice..... 100,000
Beachy, G. M. K. C..... 90,000
Booth, G. M..... 50,000
Boyle, O. A..... 50,000
Brinker, Walter..... 50,000
Brooks, Earl L..... 50,000
Brosnis, Clarence C.... 150,000
Brosius, F. C..... 150,000
Brown, J. S..... 75,000
Brown, Warren E..... 200,000
Bruce, Geo..... 85,000
Buck, James W..... 95,000
Campbell, R.....about 75,000
Carr, Walter C..... 50,000
Carson, Dr. P. C..... 50,000
Chandler, C. Q..... 82,000
Clark, Dr. John D..... 75,000
Coleman, W. C..... 100,000
Copley, B. F..... 50,000
Corrigan, Dr. George F. 60,000
Crummer, Roy... 250,000
Davidson, G. A..... 115,000
Deal, Thomas M..... 90,000
Dockum, Harry..... 100,000
Dunn, Frank..... 100,000
Dunn, Horace..... 50,000
Dunne, G. M..... 55,000
Edgerton, Dr. E. S..... 65,000
Evans, Earle W..... 56,428
Fisher, Carl A..... 50,000
Fisher, Harvey D..... 75,000
Fonteben, R. 62,000
Fox, H. D..... 50,000
Fugatt, W. D..... 60,000
Gilkeson, H. B..... 125,000
Gill, Hugh W..... 225,000
Gillespie, J. W..... 100,000
Gouldner, Dr. R. M.... 80,000
Hall, Standish..... 60,000
Halsey, H. O..... 50,000
Hammond, C. B..... 90,000
Hanover, Arthur C.... 50,000
Heckard, L. A..... 85,000
Henderson, J. L..... 75,000
Hill, A. H..... 116,000
Hinkel, Allen W..... *254,000
Holmes, Dan H..... 60,000
Holmes, Winn E..... 65,000
Horn, Dr. H. W..... 200,000
House, H. I..... 117,000
Houston, J. B..... 60,000
Houston, S. J..... 200,000
Howse, W. M. G..... 150,000
Innes, Walter P..... *50,000
Jackman, C. M..... *150,000
Jackman, David..... *100,000
Johnson, Carl L..... 100,000
Johnson, T. C..... 125,000
Jones, R. E..... 75,000
Keith, A. H..... 150,000
Laffer, H. W..... 108,000
Lassen, W. H..... 150,000
Lawrence, Charles.... 60,000
Lawrence, H. A..... *50,000
Levand, Louis..... 100,000
Levand, Max..... 50,000
Lindsley, H. K..... 175,000
Lowry, George..... 200,000
Lynn, A. D..... 75,000
Mallonee, Fredk. E.... 110,000
McGregor, E. N..... 50,000
Metz, Otis..... 50,000
Moore, H. R....about 50,000
Moore, John H..... 200,000
Morris, T. J..... 55,000
Mosbacher, Carl 120,000
Mueller, H. S..... 70,000
Murdock, M. M..... 50,000
Noble, Dr. 100,000
Price, Will G..... 100,000
Pryor, Ralph H..... 50,000
Ridings, Harry 102,000
Riley, Roy M.....about 50,000
Roberts, H. N..... 50,000
Rorabaugh, A. O..about 50,000
Rosenthal, Henry 150,000
Rounds, Ralph 155,000
Schmidt, Lorenz 125,000
Seidhoff, George 100,000
Selig, George A..... 50,000
Seydell, Dr. 125,000
Simmons, W. W..... 50,000
Smyth, Charles 50,000
Spines, Jack 120,000
Stahlhut, Gottlieb H... 50,000
Stanley, Claudis C..... 125,000
Stanley, Harry 75,000
Stanley, S. 85,000
Stanley, Wm. 100,000
Stearns, Gerson A..... 175,000
Streeter, Roy A..... 150,000

Swinney, Lem C. ... 50,000
Tanner, C. A..... 100,000
Tiben, Dr. Henry M.... 135,000
Tilford, J. F..... 50,000
Tomlinson, Edwin ... 100,000
Turner, Dr. Geo. L.... 50,000
Underhill, H. W..... 85,000
Vickers, Jack..... 750,000
Wall, Paul J..... 50,000
Watson, O. J..... *106,000
Wheeler, H. V..... 50,000
White, Edgar T. R..... 50,000
Willingford, Samuel P.. 75,000
Winsor, Carl I..... 65,000
Woodward, H. R..... 50,000
*Includes business insurance.

BUSINESS INSURANCE

EMPORIA

Haynes Hardware Co.:
Haynes, W. E..... 50,000

LAWRENCE

Bowersock Mills & Power Co., Flour Mills:
Jackman, R. C..... 50,000

LINDSBORG

Lindsborg Milling Co.:
Falen, A. G..... 150,000

NEWTON

Goerz Flour Mills Co., Flour Milling:
Goerz, R. A..... 25,000

OSWEGO

Deming Investment Co.:
Deming, J., Pres..... 60,000

PITTSBURG

Besse Hotel Co..... 200,000
Globe Shoe & Clo. Co. 50,000
Joplin-Pittsburg Electric Ry. Co..... 60,000
Newman Merc. Co..... 75,000
Ramsay Dry Goods Co. 75,000

SALINA

Coco-Cola Bottling Co.:
Porterfield, E. L. Pres. 30,000
Consolidated Printing & Office Supply Co.:
Montgomery, Wm. H., Pres. 20,000
General Newspaper Publishing Co.:
Bailey, Roy F., Gen. Mgr. 10,000
Woodward, Earl C... 5,000

Total 15,000
Kent Oil Co.:
Kent, R. L..... 50,000
Nissen, Geo. 10,000

Total 60,000
Lamer Hotel Co.:
Lamer, C. W., Pres... 55,000
Lee, H. D., Flour Mill Co.:
Gottschick, L. G., Pres. 50,000
Lynch, J., & Co.:
Lynch, B..... 10,000
Owens, Jay J..... 10,000

Total 20,000
Robinson Milling Co.:
Robinson, H. L., Pres. 50,000
Hargett, J. S. 20,000
Morgenstern, Richard 30,000

Total 100,000
Salina Supply Co.:
Davis, Karl M., Mgr... 15,000
Stiefel Stores Co.:
Stiefel, M..... 25,000
Vehen, I..... 25,000

Total 50,000
Weber Flour Mills:
Vanier, J. J., Gen'l Mgr. 75,000
Western Star Mill Co.:
Vanier, J. J., Genl. Mgr. 50,000
Wyatt Mfg. Co.:
Spaeth, John J., Mgr. 10,000

TOPEKA

Bowen & Ness..... 50,000
Larabee Flour Mill Corporation:
Kaths, F. C..... 200,000

Life insurance has played a prominent part in the growth of modern finance and in the country's general development. Many small savings have been and are being accumulated through life insurance organizations to take their part in financing important enterprises and in protecting persons needing life insurance protection. The faithful and honest performance of life insurance services in the line of investments and in offering protection where it is needed means much to the country's stability and to family security.

ALF M. LANDON,
Governor of Kansas.

Mosby & Mack..... 120,000
National Reserve Life Insurance Co.:
Moore, Geo. Godfrey, Pres. 100,000
Pelletier Stores Co., Department Stores:
Pelletier, F. M..... 45,000

WICHITA

Arnold Bros. 50,000
Hinkel, Allen W., Dry Goods Co..
Hinkel, Allen W..... 90,000
Innes Dry Goods Co., Department Store:
Innes, Walter P..... 50,000
Kansas Milling Co., Milling & Grains:
Jackman, C. M..... 120,000
Jackman, D. S..... 75,000
Magill, W. M..... 75,000

Total 270,000
King-Lawrence Lumber Co.:
King, C. W..... 10,000
Lawrence, C. S..... 10,000
Lawrence, H. A..... 10,000

Total 30,000
Metz, J. W. Lumber Co. 60,000
Muth Drilling Co.:
Muth, John J..... 75,000
Wheeler - Kelly - Hagny Trust Co. 200,000

KENTUCKY

ANCHORAGE

Harris, C. D.....over 50,000
Kinnard, Austin..... *145,000
*Includes business insurance.

ASHLAND

Blazer, Paul *250,000
Browning, Iley B..... 50,000
Browning, Le Wright.. 50,000
Buckingham, John E.. 50,000
Davis, R. D. 50,000
Dawkins, W. H..... 110,000
Gartrell, E. H..... 100,000
Mayo, John C. C..... 50,000
Miller, J. C. .....over 50,000
Putnam, D. H..... 100,000
Smith, Dr. Samuel C.. 103,500
Stephenson, Dr. J. W.. 50,000
Van Petten, O. W..... 125,000
Williamson, Benj..... 70,000
Williamson, Jr., Ben... 100,000
*Includes business.

BARLOW

Tanner, Robert H..... 50,000

BOWLING GREEN

Barr, Dr. E. Wallace.. 69,000
Martin, John C. 50,000
Mason, Hubert 65,000
Roemer, C. Steve..... 72,000
Whitney, A. M..... 55,000

CADIZ

White, Benj. T..... 50,000

CARROLLTON

Barker, R. M..... *105,000
*Includes business insurance.

COVINGTON

Roeding, G. C. 67,000

DANVILLE

Hudson, Banks..... 50,000
Smith, Dr. W. H..... 50,000

EDDYVILLE

Day, A. P..... 50,000
Mason, R. S..... 90,000

FLEMINGSBURG

Neal, James W..... 62,000

FRANKFORT

Hoge, S. French..... 70,000
Irion, Charles..... 200,000
Kenney, Bronston S... 70,000
Stewart, Dr. John P.... 75,000
Sullivan, Frank 120,000

HENDERSON

Barrett, H. P..... 56,000

HOPKINSVILLE

Crenshaw, John..... 50,000

LEXINGTON

Ades, David..... 135,000
Anderson, R. T..... 110,000
Barrow, David M. D... 79,000
Bing, S..... 70,000
Buckley, John..... 60,000
Chambers, Dr. John S. 50,000
Featherstrau, Steve B.. 75,000
Haggin, Mrs. Emma J. 100,000
Headley, Jr., George W. 200,000
Headley, H. P..... 125,000
Hupp, William E..... 150,000
Jones, Prof. John Catrore 50,000
Kirk, Theodore H..... 200,000
Manning, Chas. N..... 110,000
Marks, Leo J..... 700,000
Mason, Silas..... 100,000
McMeekin, Robert W. about 50,000
Milward, William R... 87,000
Offutt, Dr. William N.. 60,000
Pribble, Birkett Lee... 50,000
Redmon, Dr. Lee C.... 80,000
Richardson, Edgar.... 100,000
Ryan, Patrick M..... 50,000
Springate, William R.. 75,000
Stoll, John G..... 500,000
Taylor, Prof. W. S..... 38,000
Vance, Dr. Charles A.. 50,000
Wilder, Gordon H..... 55,000

LOUISA

Bromley, Dr. A. W.... 50,000
Burns, M. S..... 50,000
Shannon, E. E..... 50,000
Vinson, F. M..... 50,000

LOUISVILLE

Ackers, Mrs. M. L.... 100,000
Adams, Robt. E..... 150,000
Almstedt, Arthur H... 50,000
Almstedt, Richard H.. 70,000
Applegate, Wm. E..... 85,000
Bannon, Wm. Patrick. 200,000
Bass, Albert L..... 75,000
Beam, L. S..... 50,000
Bean, Richard..... 150,000
Bickel, George R..... 55,000
Boomer, George 100,000
Boone, C. A.....over 50,000
Bosler, Joseph E..... 65,000
Bosler, Jr., Nic,..... 67,000
Brandeis, A.....over 100,000
Brown, Jr., Eli. H... 300,000
Brown, J. Graham.... 350,000
Brown, John 69,000
Bryan, Arthur LeRoy. 56,000
Burge, Joseph 100,000
Burghard, Joseph E.... 100,000
Burks, William B..... 59,000
Callahan, P. H..... 50,000
Carey, Grady ....over 50,000
Clark, George M..... 65,000
Condon, Richard W... 50,000
Connor, V. 50,000
Doe, Elmer H..... 111,325
DryBrough, F. W..... 75,000
Dudley, W. Bruce..... 50,000
Duffin, James R..... 200,000
Dumesnil, Edw. R..... 57,500
Duncan, S. E..... 50,000
Ewing, Charles D..... 50,000
Fahey, William 55,000
Fetter, Jr., George G.. 50,000
Forscht, Fred 100,000
Giles, W. G..... 100,000
Goldberg, Samuel 50,000
Goodman, Harry W... 77,000
Grant, Owsley 102,000
Gustafson, G. A..... 90,000
Haldeman, Bruce 90,000
Hart, C. W..... 75,000
Heitger, Joseph D..... 114,000
Henderson, Elmer L... 120,000
Heyburn, William 100,000
Hubbuch, S. O....over 50,000
Hughes, J. C..... 74,000
Huhn, John E. 200,000
Inman, Charles W.... 50,000
Johnson, Alex E..over 50,000
Jones, L. L..... 100,000
Jones, Sam P..... 90,000
Joseph, Lester 50,000
Kesselring, John 160,000
Kretchmer, Geo. F..... 50,000
Krieger, Dr. C. H..... 65,000
Lampton, Dinwiddie over 150,000
Larrimore, Jr., H. L.. 55,000
Larrimore, Sr., H. L.. 50,000
Larrimore, James G... 75,000
Love, G. Thomas 100,000
Luckett, Gracey H.... 152,000
Lussky, Clifford 200,000
Lyons, S. Clay..... 247,000
Marks, Samuel B..... 59,000
McLean, A. L..... 60,000
Mengel, C. C..... 125,000
Mengel, Clarence R.... 161,000
Neurath, Albert..... 75,500
O'Brien, Jr., E. J.over 150,000
Osborne, James H..... 87,000
Pearson, E. C..... 75,000
Pearson, W. E..... 60,000
Ponder, Terrence V... 125,000
Poutch, H. H..... 92,000
Powell, Henry J...over 400,000
Ramey, H. S..... 97,500
Rankin, Fred W..... 100,000
Reager, Allen M..... 78,500
Reutlinger, Adolph.... 200,000
Robinson, Arch M.... 130,000
Robinson, Charles B... 50,000
Selliger, Max 50,000
Scheirich, H. J..... 150,000
Seelbach, Jr., Louis... 60,150
Sherman, William ... 75,000
Showalter, Howard C. 51,700
Solomon, Leon L..over 100,000
Spalding, P. E..... 102,500
Stewart, J. Adger..... 200,000
Stienfeld, Dr. M..... 50,000
Stoll, Wm. A..... 50,000
Tarvin, W. H.....over 150,000
Volz, Harry 200,000
Wathen, O. H..... 50,000
Wehle, Fred 80,000
Wemyss, R. J..... 170,000
Yonts, M. K..... 150,000
Wilson, H. E.....over 50,000

MAYSVILLE

Ball, Jr., W. W..... 100,000
Browning, John N.... 118,000
Browning, S. Pearce.. 100,000
Clark, Andrew S..... 55,000
Cochran, John M. 50,000
Cochran, Robert A., III 50,000
Hardymon, James F.. 101,000
Hendrickson, Frank L. 90,000
Hord, Dr. William H. W. 75,000
Hord, Dr. Winn E.... 50,000
Key, W. Holton..... 75,000
Kirk, E. T. 125,000
McGuire, Dr. Courtney 97,000
Quigley, Dr. A. R..... 150,000
Reed, Stanley F..... 100,000
Russell, J. Barbour... 50,000
West, Alva T..... 69,000
Winter, John I..... 51,000

MIDDLESBORO

Ford, R. C..... 54,000
Martin, H. C..... 50,000
Swab, Daniel Cooper.. 137,000
Walls, Isaac J..... 65,000

MILLSTONE

Wright, S. T..... 50,000

MOREHEAD

Nickell, Dr. Grover C. 50,000

MORTON'S GAP

Hart, Brent 131,000

MOUNT STERLING

Bashford, Jr., E. A.... 164,000
Hoffman, J. M..... 50,000
Wright, B. T..... 112,500

NEON

Bentley, Dr. D. V..... 52,000

OIL SPRINGS

Rice, Green 50,000

OWENSBORO

Lambert, Harry..... 75,000

PADUCAH

Carson, Luther 100,000
Cole, Jack 80,000
Fergerson, Edgar 80,000
Keiler, Leo 200,000
Livingston, Harry J... 50,000
Nagel, W. R..... 100,000

Many people buy life insurance merely for protection, and I recognize this is a large element of its work, but in addition to protection I believe it is the finest and surest system of saving one's income and one of the safest plans of investment for those in moderate circumstances.

FLEM D. SAMPSON,
Ex-Governor of Kentucky.

Paxton, E. J.	80,000
Paxton, W. P.	150,000
Petter, Stanley	50,000
Reynolds, Dr. H. G.	75,000
Richardson, H. L.	200,000
Rosenthal, G.	100,000
Rubel, Louis	150,000
Smith, A. B.	100,000
Smith, James P.	100,000
Vahlkamp, C. G.	200,000
Wallerstein, H. L.	50,000
Wallerstein, M. H.	60,000

PAINTSVILLE

Archer, Dr. E. E.	80,000
Hall, Dr. Paul B.	105,000
Viers, Harry L. A.	50,000

PARIS

Caywood, Henry	50,000
Clay, D. K.	50,000
Furguson, Robt.	50,000
Hancock, A. B.	50,000
Spears, C. W.	50,000

PIKEVILLE

Hinton, Oscar T.	65,000

PINEVILLE

Gibson, Henry J.	50,000
Gibson, Thomas F.	59,000
Torbert, J. B.	75,000

RICHMOND

Hauger, Arnold	260,000
Smoot, Dr. Chas. E.	50,000

SHARPSBURG

Sharp, Waller	60,000
Wright, Benj. T.	112,500
Wright, Edwin	50,000

SHELBYVILLE

Chowning, George	51,000
Hall, Curtis	50,000
Long, Chas. B.	50,000
Schmidt, Paul F.	100,000
Shannon, R. L.	50,000
Wallace, Burnett	65,000
Weakley, Dr. A. C.	65,000

WILLIAMSBURG

Gatliff, J. B.	52,000
Perkins, Norman B.	60,000

WINCHESTER

Codell, J. C.	75,000
Day, Floyd	78,000
Herman, Sam	100,000
Kash, Jess	50,000
Lindsay, Jos. S.	100,000
Stevenson, J. M.	100,000

BUSINESS INSURANCE

ANCHORAGE

Booker & Kinnard Insurance:	
Kinnard, Austin	45,000

ASHLAND

Williamson, Ben, & Co., Wholesale Hardware:	
Williamson, Ben	20,000

CADIZ

Alexander Brothers	a65,000
Broadbent Brothers, Farming	a75,000
Street, Edward R., Merchandising	22,500
Trigg County Farmers Bank:	
Street, John L., Pres.	40,000
Grinter, Dan L., Vice-Pres.	30,000
Total	70,000

a Incl. some personal.

GEORGETOWN

Thacker, Jos. W., & Bro., Groceries:	
Thacker, Jos. W.	25,000

LOUISVILLE

Knight, Henry, & Son:	
Knight, C. H.	55,000
Knight, Henry	55,000
Total	110,000

PADUCAH

Livingston, M., & Co.:	
Livingston, Harry	25,000
Livingston, Lee	25,000
Total	50,000

LOUISIANA

ALEXANDRIA

Martin, Roy C.	368,000

BASKIN

Frellsen, Dr. Joseph P.	90,000

BROUSSARD

Billeaud, Jr., M.	50,000

CROWLEY

Godchaux, Frank A.	200,000
Godchaux, Leon	100,000
Hunter, W. H.	55,200

DONALDSONVILLE

Lemann, Percy	110,000
Lemann, Walter	80,500

FRANKLIN

Figuerie, Frank C.	50,000

GILBERT

Sherrouse, Charles W.	200,000
Snyder, William M.	174,500

HAMMOND

Reimers, F. W.	741,000

HOHEN SOLMS

Reuse, G. B.	about 50,000

JEANERETTE

Patout, Willie	50,000
Provost, A.	over 50,000

LAFAYETTE

Barnett, J. Allen	about 50,000

LAKE CHARLES

Henning, John L.	75,000
Kaufman, E. R.	295,000
King, George M.	60,000
Krause, Sr., R.	87,000
Mayo, S. A.	138,000
Muller, M.	50,000
Theriot, George	50,000
Watkins, T. H.	55,000
Weber, W. P.	50,000

LAWRENCE

Warmoth, Frank S.	100,000
Warmoth, H. C.	100,000

LOCKPORT

Delaune, Maximilian	50,000
Foret, D. J.	50,000

MELROSE

Henry, John H.	*104,000

*Includes business.

MONROE

Blanks, Jr., R. B.	103,800
Sherrouse, A. J.	179,000

MORGAN CITY

Pharr, Eugene	*60,000
Pharr, Henry N.	*120,000
Pharr, John A.	*60,000

*Includes business insurance.

NEW IBERIA

Burke, P. R.	over 50,000
Burke, W. J.	over 50,000
Estorage, Al.	50,000
Estorage, E. L.	130,000
Hall, Harry T.	50,000

NEW ORLEANS

Airey, Joseph A.	152,000
Alcus, Henry	85,000
Allen, Dr. Carroll W.	200,000
Alsobrook, Dr. Henry	150,000
Amer, Alfred J.	50,000
Aron, Jacob	75,000
Barker, Frank L.	200,000
Benedict, Percy	50,000
Blanchard, Paul	over *60,000
Blaze, George B.	175,000
Bloom, Dr. Chas. J.	250,000
Blum, Jos. M.	175,000
Brogan, Wm. Elmer	50,000
Butler, James P.	about 50,000
Caldwell, Jr., H. M.	77,000
Casanas, B. C.	100,000
Clay, George W.	78,000
Cleveland, Walter G.	190,000
Cottem, H. T.	60,000
Cox, H. S.	75,000
Dahlberg, C. F.	over 50,000
Dantzler, A. M.	145,000
Dart, H. P.	100,000
Dart, Jr., Benjamin W.	75,000
De Joie, C. C.	62,500
Deninger, Geo.	*125,000
Deninger, Theo., Jr.	*100,000
Dennery, Charles	50,000
Derbes, C. J.	230,000
Dinkelspiel, Jos.	100,000
Dinkins, L. H.	50,000
Dumont, E. R.	*160,000
Elder, Wm. H.	125,000
Ellis, Crawford H.	155,000
Faust, William C.	150,000
Favret, Lyonel	75,000
Fitzpatrick, A. J.	100,000
Fortiel, James J. A.	150,000

The Test of Security

is MANAGEMENT—able and continuous management. All other evidences of strength grow directly out of—and are the results of—good management.

Fortunately—for both policyholder and agent—evidences of good management are always clear and unmistakable. Here are a few—with the application of the tests to this company:

HIGH RATIO OF ASSETS TO LIABILITIES.
Kansas City Life—112%; the excess amounting to over nine million dollars.

HIGH LIQUID POSITION.
At no time in its history has this Company been required to borrow money, or sell securities to meet its cash demands; and it has, today, the highest percentage of cash and of liquid bonds in its history.

DEPOSIT COVERING RESERVE VALUE OF ALL POLICIES.
Every Kansas City Life policy is registered with the Insurance Department and its full reserve value secured by a deposit of bonds or deeds of trust.

For present satisfaction and for future dependability—for policyholder and for the agent who cares—the test of security is the test of good and continuous management.

For THIRTY YEARS the same executive officers have given their WHOLE time to the

KANSAS CITY LIFE INSURANCE COMPANY

Home Office: 3520 Broadway, Kansas City, Missouri

J. B. REYNOLDS, ***President*** **C. N. SEARS,** ***Secretary***

Agency inquiries should be addressed to **J. F. BARR,** ***Vice-president and superintendent of agents.***

Freeman, Alfred B....*1,137,000
French, Chauncey *299,000
Forherz, Alvin M..... 100,000
Friedler, Frank 67,000
Garic, William M.over 200,000
Garic, Mrs. Wm. M.... 200,000
Geohegan, A. G. 1,000,000
Gibert, L. G., Jr. 85,000
Gibert, L. G., Sr. 110,000
Gilligen, W. B..... 450,000
Godchaux, Charles 200,000
Godchaux, Frank A... 200,000
Godchaux, Leon 100,000
Gomila, F. R..... 85,000
Harkey, Ira B..... 125,000
Harrington, Charles... 50,000
Hart, M. E..... 275,000
Hartmann, J. F..... 155,000
Hartwell, C. A..... *100,000
Higgins, Archibald T.. 75,000
Houseman, Louis 75,000
Hecht, Rudolph....over 150,000
Howard, Henry L..... 100,000
Hyams, Jr., C. H..... 50,000
Irwin, Leon..... 120,000
Israel, Mayer 250,000
Jahncke, Com. E. L. .....over 500,000
Jahncke, Paul F..... 100,000
Jahncke, W. F....over 213,000
Jaubert, Jr., F. S..... 200,000
Kahle, P. Jorda..... 100,000
Kearny, E. N..... 50,000
Kern, Karl..... 75,000
Kolb, Conrad 225,000
Kostmayer, Dr. Hiram 75,000
Krower, Alfred J..... 300,000
Krower, Mrs. Leonard. 50,000
La Coste, P. V....over 125,000
Landry, S. O..... 200,000
Latter, Harry 275,000
Lawton, Richard F.... 135,000
Legier, John 175,000
Le Laurin, F. E..... 75,000
Leman, Monte 100,000
Levy, J. H..... 174,000
Levy, Jacob 50,000
Levy, Neville.....over 100,000
Lewis, B. L..... 70,000
Lewis, Dr. E. S..... 50,000
Lockett, A. M..... 50,000
Luizza, John 50,000
Lyman, Guy C..... 50,000
Mackie, Albert 75,000
Mackie, Chas. W..... 75,000
Manning, Paul G..... 120,000
Markell, J. E..... 100,000
Mayer, Gus 400,000
McClellan, B. C.....*1,800,000
Miller, Dr. C. Jeff..... 54,000
Montluzen, R. E. E.... 100,000
Moore, D. D..... 75,000
Morris, J. H..... 65,000
Moses, A. M..... 81,500
Moss, Mike M..... 500,000
Mumphrey, Charles ... 100,000
Mysing, W. A..... 75,000
Newman, Harold M... 150,000
Nicholls, Jr., Thos. C.. 85,000
Odenheimer, S. *600,000
O'Kelly, John G..... 160,000
Onorato, J. L.....over 200,000
Palmer, C. A..... 51,000
Parsons, E. A..... 70,000
Penick, Jr., W. S..... 100,000
Pfaff, Wm. 65,000
Phelps, Esmond..... 150,000
Phillips, W. D..... 53,000
Powell, Edwin J..... 75,000
Rault, Joseph M..... 50,000
Reynolds, Hampton ... 100,000
Rhea, Isaac T..... 435,000
Richardon, W. P..... 75,000
Rives, C. G., Jr..... 75,000
Roberts, T. G..... 230,000
Rosen, Charles 125,000
Rosenfield, Jesse S.... 50,000
Roy, A. K..... 110,000
Salmen, Fred W..... 250,000
Saunders, Dr. Paul H.. 280,000
Schwartz, Herbert J... 220,000
Signorelli, Dr. John over 75,000
Simmons, Jos. B..over 125,000
Simons, Jonas..... 50,000
Simons, Maurice 50,000
Simpson, W. P..... 300,000
Sinclair, Fred W..... 106,000
Smither, J. W..... 100,000
Stauffer, Walter 50,000
Steere, A. C..... 75,000
Stern, Percival 420,000
Sullivan, John P..... 50,000
Terriberry, Geo. H.... 100,000
Vaccarro, Felix 50,000
Van Horn, Oliver H... .....over 100,000
Vesey, J. A..... 57,306
Vincent, G. P..... 60,000
Vizard, A. 120,000
Walmsley, S. P..... 50,000
Ward, J. B..... 50,000
Warmoth, Frank 100,000
Weinberger, Charles .. 50,000
White, Sidney J..... 175,000
Whittaker, R. V..... 60,000

Life insurance has become such an important factor in the American scheme that the question is no longer whether or not life insurance is desirable, but how much an individual can afford to carry. It provides a methodical and safe means of saving, provides a competence for old age and insures protection for the loved ones left behind. It is one of the strongest features in our economical structure.

OSCAR K. ALLEN,
Governor of Louisiana.

Wiegand, Robert 60,000
Williams, George..... 120,000
Williams, W. Horace... 625,000
Williams, Wilson 85,000
Winship, W. E..... 120,000
Wolf, A. J.....over 50,000
Wurtele, A. R..... 50,000
Zemurray, Sam'l..over 1,000,000
*Includes business.

PLAQUEMINE

Danos, Louis 113,950
Dunlap, J. E..... 100,000

PLEASANT HILL

Gaddis, P. M..... 57,000
Hardee, Thomas W.... 65,000

RUSTON

Hodge, Otis E..... 72,000

SHREVEPORT

Askew, James H..over 50,000
Beene, L. L..... 175,000
Biedenharn, O. L..... 375,000
Borden, Silas P..... 100,000
Brinkman, Jr., F. C.. .....over 60,000
Brown, Andris 50,000
Buffum, Chas. G..... 67,200
Colwell, Albert 50,000
Cooper, Levi 60,000
Evans, James P..... 95,000
Faggard, Alfred G.... 60,000
Frost, Ed. A..... 1,300,000
Fullilove, James H.... 250,000
Furman, Dr. F. S..... 50,000
Glassell, Alfred 150,000
Glassell, W. E..... 58,000
Goldstein, Elias 145,000
Grogan, M. J..... 250,000
Hamilton, W. E..... 101,000
Henderson, W. K..over 300,000
Hickman, O. L....over 100,000
Holcomb, E. D....over 100,000
Hunter, W. H..... 60,000
Johnson, Ben .....over 50,000
Kaffee, Dr. Malcolm.. 77,000
Lieber, Philip 200,000
Moore, Randell F.about 100,000
Moran (Oilman) 125,000
Nelson, Clarence L.... 110,000
Newcomb, W. W..... 100,000
Oakes, Guy 50,000
Oden, R. P.....over 75,000
Otis, H. C..... 50,000
Picard, Dr. M. S..... 100,000
Silbernagel, M. M..... 50,000
Smitherman, J. E..over 152,500
Stark, Wm. P..... 120,000
Walker, Jr., Henry.... 250,000
Waller, A. L..... 60,000
Youree, Bettie S..... 70,000

BUSINESS INSURANCE

MORGAN CITY

Pharr, J. N., & Sons, Sugar Planters and Manufacturers:
Pharr, Eugene A..... 50,000
Pharr, Henry N..... 50,000
Pharr, John A..... 50,000
Total 150,000

NEW ORLEANS

Atlanta Laundries, Inc.:
McClellan, B. C., Chairman 1,000,000
French, Chauncey 120,000
Gulf Crushing Co.:
Williams, W. Horace.. 200,000
Hartwell, D. C., Co., Ltd., Plumbing, Heating, Lighting, Fixtures, Furniture:
Hartwell, C. A..... 20,000
Krower, & Son, L.:
Krower, Alfred J..... 200,000
Lafayette Fire Insurance Co.:
Waegmann, John X.. 50,000
Lockett, A. M., & Co., Ltd.:
Lockett, A. M..... 50,000
Louisiana Coca-Cola Bottling Co.:
Freeman, A. B. (c)... 50,000
Patterson, C. T., & Co.:
Simpson, W. P..... 200,000
Schwartz Bros. & Co.:
Schwartz, Herbert J.. 150,000
Williams, W. Horace Co.:
Williams, W. Horace. 150,000
(c)Also listed Chicago.

MAINE

AUBURN

Ault, Charles..... *300,000
*Includes business.

AUGUSTA

Gannett, W. H..... 75,000
Hill, Percy V..... 600,000
Viles, William E..over 100,000

BANGOR

Adams, D. W. 50,000
Ayer, F. W..... 200,000
Barker, Henry L..... 95,000
Cohen, S. 50,000
Cushman, Henry C.... 200,000
Draper, Ed. B..... 500,000
Hinckley, Harold 50,000
Kirstein, B. M..... *55,000
Newman, Neil E..... 75,000
Taylor, Josiah T..... 60,000
Waterman, Arthur J.. 60,000
*Includes business.

BAR HARBOR

Jordan, Russell H. 102,000

BATH

Sewall, Mark W..... 50,000

BRUNSWICK

Baxter, Rupert H..... 75,000

DEXTER

Abbott, A. P.....about 50,000
Fay, Winthrope L..... *72,000
*Includes business.

EASTPORT

Capen, Charles E..... 80,000

ELLSWORTH

Peters, John A..... 100,000

FORT FAIRFIELD

Johnston, R. R..... 55,000
Peterson, F. E..... 50,000

FORT KENT

Michand, Fred E..... 100,000

GARDINER

White, Mrs. A..... 175,000

LEWISTON

Barnstone, Robert..... 250,000
Corrigan, Wm....†over 100,000
†Business insurance.

ORONO

Webster, Alden P..... 57,000

PORTLAND

Allen, Chas. G..... 50,000
Bailey, M. M..... 55,000
Brown, H. J..... 50,000
Dudley, Fred C..... 105,000
Dudley, Richard J..... 58,000
Emerson, C. C..... 57,735
Hines, A. C.....over 100,000

The value of insurance is too often not appreciated until it is too late to do anything about it. In every household budget, insurance should have its place.

The great insurance companies of this country maintain through their local agents, trained and fair-minded groups of men whose advice can be freely sought.

If there is any doubt in any young person's mind about the advisability of insurance I would advise him to confer with his employer. I am sure that from the view-point of protection, reserve capital, immediate credit and finally the creation of an estate, life insurance, as developed in the United States, is a sound integral part of our economic system.

LOUIS J. BRANN,
Governor of Maine.

Hooper, Fred M..... 50,000
Hooper, Henry I..... 50,000
Leighton, A. P...about 150,000
McMullen, Jas. H..... 50,000
Merrill, Henry F..... 75,000
Rines, Henry P..... 250,000
Waldron, F. S..... 50,000

PRESQUE ISLE

Bishop, Orrin J..... 75,000

WESTBROOK

Dana, Phil .....about 75,000
Warren, Joe ....about 100,000

BUSINESS INSURANCE

BANGOR

Kirstein, Louis, & Sons, Real Estate and Insurance:
Kirstein, Abram L... 25,000
Kirstein, Bernard M. 25,000
Total 50,000

DEXTER

Fay & Scott:
Fay, Winthrope L... 50,000

PORTLAND

Portland Co. 200,000
American Clothing Co.:
Kamber, Bernard ... 25,000
Kamber, Louis 25,000
Total 50,000
Deering Coal & Wood Co., Retail Coal and Wood:
Bailey, M. M..... 20,000
Miller, J. Calvin..... 20,000
Total 40,000

SANFORD

Goodall Worsted Co.:
President 25,000

MARYLAND

ANNAPOLIS

Burt, E. C..... 75,000
Hopkins, Dr. Walton.. 50,000
Lee, Charles F..... 75,000
Martin, Dr. J. Willis.. 85,000
Winterode, Dr. Robert P. 65,000

BALTIMORE

Albrecht, Wm. G..... 110,000
Alcock, John L..... 100,000
Austrian, Chas. R..... 75,000
Bachrach, Walter K... 150,000
Baer, Michael S..... 200,000
Baer, Richard P..... 100,000
Baetjer, Harry N..over 500,000
Baker, Wm. G..... 150,000
Baldwin, E. F..... 50,000
Baldwin, Jr., Summerfield 150,000
Balton, Frank C..... 72,400
Barker, Dr. L. F..... 100,000
Barnes. W. Lenox.... 51,000
Bartlett, J. Kemp 80,000
Beck, Solomon 55,000
Bergman, Fred W..... 95,000
Bird, John Edward... 92,500
Blackford, Wm. G.... 75,000
Block, Hugo S..... 56,000
Bloede, Victor G..... 107,000
Bloom, Mayer L..... 55,000
Blum, Samuel 175,000
Blumberg, Alexander.. 165,000
Blumberg, Henry 50,000
Blumberg, Michael M. 55,000
Bond, Edw. J..... 100,000
Bouton, Ed. H....over 50,000
Bowen, P. D..... 90,000
Bower, P. D..... *60,000
Brager, Albert A..... 360,000
Brenan, B. A..... 150,000
Bridges, John S...over 50,000
Brinton, Wm. M. D... 50,000
Budeke, George....over 50,000
Buffington, Howard O. 121,000
Bullen, Geo. R..... 220,000
Burnham, Curtis F..... 50,000
Burton, Paul G..... 50,000
Cairns, Fred H..... 50,000

Campbell, J. L.	50,000
Caplan, Michael	50,000
Carey, Francis J.	130,000
Carroll, Robert ...over	50,000
Carter, Allen L..about	500,000
Cassell, W. B.	50,000
Clark, Ernest J.	100,000
Cochrane, Wm. F.	450,000
Cohen, I. Son	86,000
Cohen, Dr. Lee	153,000
Colston, F. M....about	50,000
Crandall, James H.	75,000
Crenshaw, W. G.	100,000
Cummings, W. P..over	50,000
Daly, Owen	50,000
Darby, R. U.	100,000
Dashew, Jacob	186,000
Davidson, H. O.	85,000
Deane, Hillard H.	50,000
Deane, Joseph	50,000
Decker, Jas. Miles	65,000
Deford, Benj. F.	110,000
Deford, John E.	50,000
Deford, Robert	50,000
Delanney, Clay E..over	83,000
Dickey, Charles E.	107,000
Dohme, Dr. A. R. L.	500,000
Donovan, G. I.	60,000
Dorsey, Richard P.	50,000
Dougherty, Patrick	100,000
Dreyman, Carl...about	150,000
Duffy, John J.	120,000
Duncan, Alex E.	500,000
Dunnington, V. G.	100,000
Easter, James M.	100,000
Edgett, Eugene D..over	50,000
Edmonds, R. H.	80,000
Ekin, J. J.	50,000
Elmer, Percy M.	50,000
Epstein, Jacob	100,000
Esterman, A. A.	250,000
Evans, Holden A.	500,000
Farnen, Chas. T.	200,000
Fiedler, G.	106,000
Fink, Joseph	50,000
Fleischmann, Albert	85,000
Fleischmann, Edwin M.	475,000
Fowler, Jos. Morris	125,000
Fox, Morton	100,000
Fox, Robert	75,000
Franklin, Dr. David	100,000
Freeman, J. D.	100,000
Galvin, Dr. T. K.	125,000
Gantz, Chas. R.	60,000
Garther, Jos. H.	50,000
Gascoyne, Jr., Wm. J.	50,000
Gibbs, E. E.	200,000
Gibbs, John S.	50,000
Gilbert, Charles B.	276,000
Gilden, Jr., John H.	50,000
Goldsborough, P. L.	50,000
Goldsmith, Sydney M.	50,000
Goldstein, Jacob I.	143,000
Goodman, Samuel	80,000
Gordon, Paul	50,000
Graham, Albert D.	100,000
Gundershimer, M. E.	250,000
Gunther, Frank H.	100,000
Guth, Charles	250,000
Hamburger, Jr., Phillip	75,000
Hartman, Lee E.	200,000
Hecht, Malcolm	75,000
Hecht, Morton	100,000
Hecht, Robert	100,000
Heisse, E. W.	50,000
Hendler, E. Manuel	60,000
Hershey, Omar F.	100,000
Hewbeck, Jr., George F.	150,000
Hirschman, Leon N.	150,000
Hochchild, Max	200,000
Hollander, M.	50,000
Hook, Jr., Chas. H.	89,000
Hooper, Alcaeus	150,000
Hopkins, Walter H.	250,000
Hyle, Howard R.	50,000
Hyman, Solomon I.	65,000
Jacobs, Edw. J.	100,000
Jacobs, Max	100,000
Jacobs, Morris	100,000
Jackson, Everett E.	150,000
Jackson, Richard N.	125,000
James, Norman ..over	250,000
Jelenko, L. Carl	114,000
Jelenko, S. Victor	100,000
Jenkens, E. Austin	50,000
Jenkins, Geo. C.	60,000
Jenkins, Jr., Jos. W.	100,000
Jones, Albert H.	75,000
Jones, Hy. R.	52,000
Kann, Alfred	100,000
Keidel, Dr. Albert	125,000
Kelly, H. A., M. D.	50,000
Kemler, Joseph I.	240,000
Kennedy, Jos. P.	151,000
Kidd, C. N.	125,000
Klinefelter, Harry F.	100,000
Knapp, George W.	135,000
Koenigsberg, M.	82,500
Koster, Wm. ....over	100,000
Lanahan, Wallace	100,000
Lebin, Beryam	75,000
Leibowitz, Samuel	50,000
Lebros, Benjamin	75,000
Levering, Jr., E. W.	150,000
Levenson, Samuel	150,000
Levi, Leon	100,000
Levin, Simon	*110,000
Levinson, Simon	50,000

Life insurance does much more than guarantee protection to the holder's family after his death. It means that every year something is saved and put aside in case of want during his life, and this is always available for him at any moment. There is no better investment than one which can be instantly realized by the investor if he needs it while he lives, and if he does not, then by his family or dependents after he dies.

ALBERT C. RITCHIE,
Governor of Maryland.

Lipps, Fred W....over	50,000
Lockhart, A. P.	50,000
Looper, Dr., Edw. B.	100,000
Lord, Dr. J. W..over	100,000
Lurman, Theo. G.	92,500
Lyon, E. H.	50,000
Lyon, Robert	50,000
Mackubin, George	80,000
Manley, W. Keyser	225,000
Marcus, Alexander	65,000
Markell, Charles	100,000
Markell, Edw.	80,000
Matthai, W. H.	187,490
Mathews, Henry W.	50,000
Manley, Jos. F., D. D.	50,000
McCormick, W. M.	*550,000
McMilian, J. Wm.	50,000
Meyer, Herman M.	50,000
Miller, Daniel K.	200,000
Miller, C. Wilbur	1,750,000
Miller, J. Henry	55,000
Miller, Michael	50,000
Miles, Clarence....over	50,000
Nathan, James	210,000
Nelson, J. Arthur	*742,000
Newton, Emory M.	100,000
Novak, Frank	150,000
Panitz, Isidor	52,000
Pentz, Joseph H.	50,000
Phillips, Geo. T.	75,000
Phillips, Louis A.	50,000
Poe, Phil L.	500,000
Poehlman, Geo. H.	70,000
Polan, Jesse N.	70,000
Potts, Henry	50,000
Potts, Isaac	125,000
Rasch, John A. F.	150,000
Reed, Benj. H.	89,000
Rice, Bertram	75,000
Richards, Edgar F.	350,000
Richardson, Edw. H.	100,000
Roberts, W. L.	75,000
Rome, Morris A.	150,000
Roney, John D.	120,000
Rooklin, Davie (a)	*110,000
Rosenbloom, Sol	130,000
Rosenberg, Abel A.	105,000
Roten, Adolph S.	150,000
Rouse, John G.	250,000
Rowland, Samuel C.	50,000
Sackerman, Louis F.	75,000
Samuels, Morton	300,000
Saulsbury, George E.	50,000
Savage, F. A.	60,000
Schapiro, Morris	72,000
Scheer, Edw. W.	50,000
Schew, John T.	50,000
Schloss, Michael	75,000
Schoeneman, Ansel	750,000
Schwartzman, Charles.	62,000
Seff, Robert	72,500
Shannahan, E. McN.	150,000
Shannahan, J. Graham	60,000
Shaw, John G.	50,000
Shepherd, Frank L.	100,000
Shoemaker, Sam...over	100,000
Shriner, E. C.	50,000
Silverman, Solomon	111,000
Slagle, Charles W.	100,000
Small, Philip	80,000
Smith, C. W.	50,000
Smith, Marshall A.	50,000
Sonneborn, Henry	†200,000
Spalding, Charles E.	75,000
Spalding, L. A.	65,000
Startzman, Walter T.	58,000
Stein, Michael	81,000
Steiner, Chas. H.	55,000
Stern, M.	70,000
Stone, Dr. Harvey B.	100,000
Stout, Morton C.	50,000
Strauss, M. L.	75,000
Strouse, Eli	100,000
Swartz, Mano.	50,000
Taylor, Howard M.	250,000
Tarr, Louis A.....over	80,000
Tingley, H. A.....over	50,000
Tinsley, Thos. G...over	100,000
Tottle, John W.	200,000
Towers, Albert G.	50,000
Tuerke, W. A.	100,000
Voshell, J. K.	115,500
Wagner, H. E....over	50,000
Warfield, Guy T.	110,000
Watson, C. W.	100,000
Whipple, Percival S.	50,000
White, R. J.....about	100,000
Whitridge, Wm. H.	100,000
Wiesenfeld, Hiram	65,000
Wilson, Jr., John Sawyer .....over	1,000,000
Wilson, William B.	50,000
Winsted, Wm. H.	200,000
Wolf, C. S.	350,000
Wolf, Harry B.	250,000
Wolf, Dr. W. B.	100,000
Woody, A. C.	75,000
Woody, Warren V.over	50,000
Wooten, Wm. H.	50,000
Zenitz, Moses N.	75,000

*Includes business.
†Business insurance.
(a) Also listed Covington, Va.

CUMBERLAND

Cowherd, Dr. Garnet	100,000
Finan, Thos. B....over	100,000
Footer, Harry	65,000
Footer, J. W.	76,950
McKaig, W. Wallace over	200,000
Rosenbaum, Morris about	200,000
Shriver, James C..†over	100,000
Vang, George.....*over	200,000

† Business insurance.
* Includes business.

EMMITSBURG

Gingell, Herbert	75,000

FREDERICK

Delaplane, William over	50,000
Haller, Thomas H.	75,000
Kehne, George B.	75,000
Lebherz, Harry J.	*117,000
Lebherz, Robert W.	*55,000
Lebherz, William B.	*100,000
Rosenstock, Samuel	100,000

*Includes business insurance.

HAGERSTOWN

Armstrong, Alexander about	150,000
Bearinger, Edward	65,000
Byron, Joseph	200,000
Byron, Jr., W. D.	275,000
Campbell, R. N....over	700,000
Danzer, Wm. A.	75,000
Funkhauser, E. N.	352,000
Funkhauser, George	140,000
Funkhauser, J. R.about	400,000
Grice, J. Cleveland about	75,000
Hershey, L. V.	100,000
Horst, C. M.	75,000
Jamison, J. V.	*75,000
Maller, Jr., M. P.	225,000
Pangborn, John..about	350,000
Pangborn, Thomas	250,000
Smead, Jr., E. J..over	50,000
Stickel, D. Ross	75,000
Stickel, Clarence ..over	100,000
Stonebraker, John	75,000
Thomas, Franklin M.	95,000
Worth, Dr. Peregrine	100,000

*Includes business insurance.

SALISBURY

Adkins, E. Dale	50,000
Adkins, Fred P.	50,000
Benjamin, Israel F.	100,000
Dick, Dr. J. McF.	100,000
Mitchell, Edw.	60,000
Powell, Walker	100,000
Rubenstone, Harry	50,000
Tilghman, Jr., Wm. B.	50,000
Townsend, Sr., E. W.	50,000
Watson, Lloyd W.	100,000
Whealton, Clarence	50,000

WESTMINSTER

Albaugh, George W.	50,000
Lewis, T. H.	50,000

BUSINESS INSURANCE

BALTIMORE

Benson, The L. A., Co.:	
Benson, Lee A.	25,000
Bethlehem Steel Co.	500,000
Brager, Albert A., & Co.:	
Brager, A. A.	90,000
Briddell Transfer Co.:	
Briddell, W. S.	20,000
Broadbent Mantle Co.	60,000
Delauney, Clay E.	25,000
Delion Tire & Rubber Co.:	
Price, John W.	85,000
Price, Walter C.	70,000
Total	155,000
Espa Manufacturing Co.:	
Sackerman, Louis F.	50,000
Foote & Co., Oyster and Fruit Packers:	
Phillips, Geo. T.	25,000
Furst Bros. & Co.:	
Nusbaum, Arthur	40,000
Hendler Creamery Co.:	
Hendler, E. Manuel	50,000
Greenway Association	25,000
McNamara Brothers Co.	45,000
Miller, J. Henry, Inc., Building Materials:	
Miller, J. Henry.over	50,000
New Amsterdam Casualty Co.:	
Nelson, J. Arthur	230,000
Style Plus Clothing Shop:	
Sonneborn, Henry	200,000
Strouse-Baer Co., Mfrs. of Children's Garments:	
Baer, Abram K.	50,000

CAMBRIDGE

Thomas & Co.:	
Thomas, G. Lester	125,000
Phillips Packing Co.:	
Phillips, Col. Albames	137,000
Phillips, Levi B.	150,000
Winterbottom, Wm. G.	152,000
Total	439,000

FREDERICK

Everedy Co.:	
Lebherz, Harry J., Pres.	10,000
Lebherz, Robert W.	10,000
Lebherz, William B.	10,000
Total	30,000

SALISBURY

Tilghman, Wm. B., Co.:	
Cordray, O.	10,000
Morris, John L.	10,000
Tilghman, Jr., Wm. B.	10,000
Total	30,000

MASSACHUSETTS

ADAMS

Stearns, F. U.	50,000

ATTLEBORO

Balfour, L. G.....about	450,000
Sweet, Harold.....over	800,000

BOSTON

Abbott, Jr., H. H..over	50,000
Abbott, Gordon	50,000
Adams, Raymond N.	50,000
Adams, Samuel G.	50,000
Agoos, Solomon	150,000
Allen, Frank G.	1,500,000
Alperin, Michael	190,000
Anderson, Elbridge R.	50,000
Atkinson, Byron A.	50,000
Atwood, R. F.	51,000
Ayres, S. L.	51,000
Bacon, Carl K.	58,000
Badenach, B. H.	100,000
Badger, Arthur C.	70,000
Badger, D. R.	75,000
Baker, Benedict J.	350,000
Baldwin, Harry S.over	50,000
Ballou, Russell A.	50,000
Barrett, Harry W.	100,000
Bartholomew, Wm. F.	300,000
Bartlett, Frank J.	50,000
Benton, Austin C.	75,000
Bickelman, Max	80,000
Bird, Adriel	*600,000
Blake, Hallie C.	1,250,000
Blakeslee, R. E.	102,000
Bliss, Elmer J.	*521,000
Bobst, Frank T.	61,000
Bowden, H. L.	50,000
Bowen, Edward B.	73,000
Bradley, Robert S.	50,000
Brooks, Frank H.	50,000
Brown, Edward T.	160,000
Brown, Edwin P.	50,000
Brown, Jr., Jonathan (a)over	200,000
Brown, Martin D.	*330,000
Browne, Alex S.	125,000
Brundage, A. C.	100,000
Bufford, F. G.	60,000
Burnett, A. C.	64,000
Bush, J. F., M.D.	50,000
Campbell, C. A.	155,000
Campbell, Chas. H.	115,000
Campbell, Harold B.	50,000
Carr, Thomas S.	50,000
Carter, Hubert L.	115,000
Carter, J. R.	83,750
Carter, W. J.....over	50,000
Chapin, Alfred H. (b) about	1,000,000
Childs, Arthur E.	300,000
Church, Herbert B.	63,250
Clark, Paul F.	200,000
Cohen, Joseph H...over	250,000
Colby, A. J.	71,500
Colby, Mrs. Annie A.	100,000
Cole, Howard W.	100,000

SETTLEMENT AS CONTRACTED

Baltimore, Md.

Editor, The Spectator:

In reply to your letter of July 3, would state that up until this year I carried $225,000 of personal life insurance.

Two endowment policies were due and paid, amounting to $37,000, leaving an amount now carried of $188,000. Of this amount $92,000 is paid up, and the balance is in various ordinary life insurance policies.

In addition to the endowment policies paid this year there were quite a number of payments for endowment policies previously paid.

There has never been any contention whatever about the settlements, and it has proved a very satisfactory investment, as well as protection.

WILLIAM H. MATTHAI.

Colley, Wm. E..... 100,000
Collingwood, Donald... 100,000
Comstock, Phillip S.... 50,000
Conner, A. L..... 78,000
Coonley, Howard ....†1 000,000
Coughlan, C. P..... 75,000
Creamer, Lorenzo C... 55,000
Crimmins, T. A..... 50,000
Crocker, Walton L.... 500,000
Crowley, H. E..... 56,500
Curtis, Harry M..... 50,000
Curtis, Sydney 50,000
Daniels, Samuel 175,000
Dean, James 100,000
Dearing, F. H..... 50,000
De Groat, F. E..... 200,000
Dissel, Thos. A..... 50,000
Dodge, Harry C..... 100,000
Donahue, Jos. J..... 50,000
Douglas Shoe Co.....†1,000,000
Drake, Henry 50,000
Draper, B. H. B...over 500,000
Draper, Walter B..... 500,000
Drinkwater, H. R..over 500,000
Duane, Harry B..... 100,000
Eddy, Joseph T..... 55,000
Eliot, Amory 60,000
Ellery, Wm. 55,000
Ellis, Wm. V..... 50,000
Emery, Alan C..... 500,000
Emery, Alvin H..... 68,000
Emery, Frederick L... 100,000
Endicott, Eugene 100,000
Evatt, Walter M..... 80,000
Everett, Henry C..... 100,000
Farrington, H. J..... 140,000
Fenno, E. N..... 50,000
Fine, Hyman..... 50,000
Finkel, J. W..... 50,000
Fish, F. P..... 100,000
Fitzgibbons, John J... 200,000
Flint, Albert E..... 125,000
Forbes, W. S..... 150,000
Freedman, Benjamin.. 50,000
French, George E..... 100,000
Fuller, Alvin T..... 500,000
Fuller, Ransom B..... 90,000
Furber, E. L..... 65,000
Gammons, Chas. W.... 175,000
Gay, Wm. O.....over 50,000
Gillingham, D. H..... 50,000
Godfrey, Lester N.... 75,000
Gorakian, Sarkis.about 50,000
Grabow, Edw. R..... 250,000
Grandin, J. L..... 50,000
Greene, Edwin F..... 1,600,000
Gussman, Hyman 60,000
Haartz, John C..... 100,000
Haines, E. L..... 150,000
Hamlin, George C..... 50,000
Hammer, A. M..... 255,000
Hartman, Max 50,000
Harvey, John M..... 70,000
Hastings, Glover S.... 55,000
Hawes, Oliver C..... 83,300
Hawkridge, Leslie D.. 1,000,000
Hellier, Chas. E..... 50,000
Helpern, C. K..... 200,000
Helpern, Myron..... *379,500
Herrick, R. F..... 100,000
Hicks, J. Everett..... 58,000
Hinchcliffe, F. A..... 50,000
Hodgson, Robert J..... 100,000
Hollidge, C. Crawford. 100,000
Hollis, Geo. W..... 100,000
Hollingworth, Z. T. about 50,000
Honre, Chas. H..... 60,000
Hornblower, Ralph ... 500,000
Houghton, C. S..... 60,000
Howie, Davis H..... 200,000
Huckins, Frank P..... 55,000
Hudnut, B. G.....over 50,000
Hussey, Marland P.... 85,000
Ingraham, Paul 50,000
Isenberg, A. G..... 50,000
Jay, F. M..... 50,000
Jennison, E. H..... 75,000
Johnson, B. N..... 50,000
Johnson, Wm. C..... 100,000
Kaplan, J. J..... 250,000
Kedian, Dr. Harold... 50,000
Kenney, Valliant W.over 100,000
Kerstein, Louis E..over 500,000
Kneeland, H. F..... 62,000
Knight, G. A. C.about 50,000
Kramer, E. G.....over 100,000
Kuzmuk, Pawel 50,000
Lebourich, L. A..... 200,000
Lesh, H. F..... 50,000
Lewis, Chester V..... 100,000
Libbey, Alla. A..... 60,000
Locatelli, Albert J.... 75,000
Loring, Atherton 100,000
Loring, John A..... 75,000
Loring, Kimball A.... 80,000
Lowe, George H..... 100,000
Luce, Jr., Matthew. . 50,000
Lucey, Francis G..over 50,000
Luke, Albert E...over 50,000
Lunoe, L. R. 50,000
Lunt, Lawrence K.... 120,000
Lyman, Arthur T..... 100,000
Macomber, R. L..... 85,000
Macurda, W. E..... 50,000
Maffitt, H. S..... 100,000
Mann, Frank Chester.. 150,000

CHAS. E. TOWNSEND

General Agent

EQUITABLE LIFE ASSUR. SOC.

100 Milk St. Boston, Mass.

Manning, Earl G..... 100,000
Matless, A. G..... 150,000
McAnarney, John W.. 50,000
McAnarney, Thos. F.. 50,000
McCue, Thos. J..... 50,000
McDevitt, Fred H..... 50,000
McDonald, Herman over 50,000
McKean, A. A. S..... 200,000
Meade, John P....over 50,000
Mellor, Albert L..... 50,000
Merrill, A. P..... 100,000
Merrill, John 50,000
Milberry, C. A..... 60,000
Mitton, C. W.....over 50,000
Montgomery, L. L..... 195,000
Murdock, W. L..... 150,000
Nelson, B. Z.....over 115,000
Nelson, Orrin W..... 50,000
Newhall, H. F..... 65,000
Niles, Harold L..... 125,000
Norris, Almon 100,000
Norris, Herbert L.... 61,500
Norwich, Samuel 100,000
O'Hara, Neal ....over 50,000
O'Keefe, Michael 50,000
Paine, Rene E..... 100,000
Pearmain, S. B..... 138,000
Peirce, Edw. R..... 50,000
Phelan, Jas. J....over 50,000
Poor, Walter E..... 50,000
Pope, Ralph L. *300,000
Potter, A. L..... 250,000
Powning, Henry G.... 50,000
Prouty, L. I..... 55,000
Ratshesky, A. C...over 500,000
Richardson, Wm. C... 150,000
Robie, Richard S. 136,000
Robins, Royal 50,000
Robjent, George F.... 100,000
Rollins, E. W..... 135,000
Rubenstein, Louis ... 53,000
Rubenstein, Philip ... 50,000
Russell, R. S.....over 50,000
Schirmer, F. A..... 125,000
Sexton, Isaac C..... 65,000
Shaw, Harry L..... 50,000
Sheinwald, William .. 50,000
Shelton, Frank M..... 100,000
Sherman, John F..... 100,000
Shoalman, Max...over 200,000
Shuman, Harry B..... 50,000
Silver, Elmer E..... 110,000
Simonson, H. J..Jr... 1,000,000
Smith, Arthur H..... 50,000
Smith, B. F..... *5,000
Smith, Ernest E..... 50,000
Smith, Lewis E. P.over 50,000
Snyder, Frederic S.... 200,000
Soule, Rufus A..... 75,000
Spear, Jesse L..... 50,000
Spence, James W..... 90,000
Spule, Harvey A..... 81,000
Stanley, V. C..... *550,000
Stebbins, Chas. H..... 50,000
Stern, Arthur C..... 171,000

Stockton, Philip 200,000
Stone, Edward C..... 100,000
Storck, H. W.....about 50,000
Strout, Lester B..... 100,000
Studley, Robert L.... 1,015,000
Sweet, Charles A..... 100,000
Sweet, Hayward H.... 50,000
Talbot, Charles R..... 205,000
Tenny, Fred 100,000
Thomas E. W..... 50,000
Thompson, A. P..... 50,000
Thurlow, Lewis K..... 50,000
Tomasselo, Samuel J... 60,000
Tufts, Bowen 50,000
Vaughan, Geo. C..... 100,000
Vorenberg, Simon 50,000
Vose, Charles 50,000
Waitzkin, Joseph 52,000
Walton, Arthur G..... 50,000
Watson, Wallace N... 105,000
Webb, Stuart W..... 50,000
West, Charles A..... 100,000
Wheatland, Jr., Geo... 50,000
Wheeler, Leonard 100,000
Whitcomb, Myron L... 75,000
White, George B..... 50,000
Whitney, H. M...about 100,000
Whittemore, John M... 100,000
Wilder, A. V..... 350,000
Willet, Geo. F..... 540,000
Williams, Arthur C.... 100,000
Williamson, George M. 56,000
Winslow, Arthur C.... 90,000
Wolfer, Paul C..... 100,000
Wood, Orrin C..... 70,000
Wood, Otis P..... 100,000
Woodendge, G..... 50,000
Woodruff, Robt. W... 50,000
Wyman, Donald..... 100,000
Wyman, Richard..... 50,000

*Includes business.
†Business insurance.
(a) Also listed Salem.
(b) Also listed Springfield.

BROCKTON

Buchanan, W. R.about 50,000
Drake, H. B.....about 50,000
Keith, Harold C. over *1,000,000
Kent, John S..... 105,000
Tinkham, H. L...about 80,000
Wilde, J. G.....about 50,000

*Includes business insurance.

BROOKLINE

Church, Herbert B.... 62,000
Coughlan, Charles. P.. 75,000
Fitts, Robert L..... 75,000
Galvin, Thos. F..... 250,000

SMALL ENOUGH TO KNOW
LARGE ENOUGH TO SERVE **YOU**

The Personal Agency

BERKSHIRE MUTUAL LIFE INSURANCE CO.

WALTER H. BOIREAU, *General Agent*

87 Kilby St.

Godfrey, Lester N.... 75,000
Hood, T. C..... 100,000
Hunt, Arthur K..... 50,000
Livermore, Homer F... 50,000
Prussian, Samuel..... 150,000
Smith, A. Ledyard.... 55,000

DIGHTON

Milliken, Joseph K..... 60,000

FALL RIVER

Borden, Seth A...over 50,000
Chace, W. B. M..about 103,000
Hudner, M. T..... 50,000
Jennings, Edw. B..... 118,000

FITCHBURG

Burns, Dr. .....over 150,000
DeCicco, Dr. 100,000
Delisle, Dr. A. D..... 68,000
Grant, Geo. P..... 200,000
Lowe, Arthur H..... 200,000
Lowe, Russell B..... 100,000
Wallace, Jr., Geo. R.. *220,000
*Includes business.

GARDNER

Derby, A. P..... 75,000
Dunn, Frank C..... 50,000

GLOUCESTER

Baker, Dr. H. N..... 100,000
Heard, Roger..... 55,000
Katz, Morris.....over 100,000
Quimby, Dr. C. M..... 90,000

HAVERHILL

Creed, Dr. John 80,000
Greenstein, Morris ... 75,000
Hammel, Louis..about 100,000
Price, J. W..... 50,000

HINGHAM

Hersey, Ira G..... 100,000

HOLLISTON

Williams, A. A..... 450,000

HOLYOKE

Dunbar, Chas R..over 50,000
Heywood, C. D..... 50,000
Lewis, George S...over 50,000
Page, A. H..... 50,000
Patvin, Sr., Gilbert... 50,000
Skinner, Jos. A....over 500,000
Smith, E. S..... 110,000
Walsh, W. J..... 50,000
White, E. N..... 50,000
Wykoff, J. L..... 50,000

LAWRENCE

Andrew, F. M..... 250,000
Andrew, T. E..... 150,000
Astrowf, Samuel 55,000
Beck, Alfred E..... 175,000
Caplon, M. J..... 100,000
Corcoran, C. J..... 175,000
Donohue, T. P..... 85,000
Demara, Nap L..... 50,000
Jaquith, W. H....over 150,000
Larck, Dr. J. A..... 90,000

LEXINGTON

Blake, Charles M..... 150,000
Blake, Kenneth P..... 150,000
Stone, Ed. C..... 100,000
Tarky, Wm. ....about 50,000

LOWELL

Howe, Frank W..... 50,000
Knapp, H. P..... 90,000

MALDEN

Barnard, Albert 180,000

MELROSE

Haroth, Alfred W.... 60,000

MILFORD

Cenedella, Phillip 100,000
Gardetto, Alkit 90,000
McCarthy, Wm. B..... 85,000

MILTON

Wilder, H. H..... 354,000

NEW BEDFORD

Sweeney, Patrick 50,000

NEWTON CENTRE

Noble, Jr., W. Mark.. 50,000
Nutting, Merrill C.... 50,000
Parks, Francis R..... 380,000

NORTH ADAMS

Barber, Archer H..... 50,000
Curran, Dr. George... 80,000
Stein, Abraham 52,000

NORTHAMPTON

Cordes, Wm. 50,000
McCallum, C. B...over 100,000
Raymond, Adolph .... †100,000
†Business insurance.

NORWOOD

Willett, Geo. F..... 595,000

PEABODY

Vaughan, Geo. C..... 500,000

PITTSFIELD

Crane, W. M..... 100,000
Edwards, Geo. W..... 50,000
Foss, Wm. J..... 60,000
Gale, C. B..... 75,000
Grinnell, Harold D.... 50,000
Howard, Frank 100,000
Kinney, Carey 50,000
Newman, Geo. A..... 100,000
Newman, Milton B.... 100,000
Peterson, F. A..... 150,000
Reed, Walter 50,000
Rose, John G..... 75,000
Stevenson, Louis T.... 115,000
Willis, Gordon 50,000
Wilson, Charles H..... 103,000

PLYMOUTH

Alton, Edes .....over 50,000
Mabett, H. E.....over 50,000
Wood, Otis P.....over 50,000

SALEM

Brown, Ed. T. (a)..... 110,000
Brown, G. A..... 165,000
Brown, Jr., Jonathan (a) over 200,000
Deery, Edward 75,000
Deery, J. A..... 400,000
Vaughn, Ira 100,000
(a) Also listed Boston.

SOUTH BRAINTREE

Neeland, H. F.....over 50,000

SOUTHBRIDGE

Knight, Clarence H... 52,000
McGovern, Thos. F.... 120,000
Richason, Wm. 64,000
Wells, Joel C..... 50,000

SPRINGFIELD

Allen, Park W....over 50,000
Allis, E. Milton...over 50,000
Aronheim, Rubin..... 150,000
Baker, P. K..... 135,000
Barnard, John..... 60,000
Bausman, Geo. A..... 50,000
Blanchard, Gordon.over 50,000
Burbank, D. E..... 50,000
Burgess, Thornton W.. 100,000
Camp, Wallace V..... 100,000
Carlisle, F. E..... *78,000
Carlson, Ernest F..... 50,000
Carman, T. W..... 75,000
Chaffin, C. E....about 50,000
Chapin, Alfred H., Sr.(a) .....about 1,000,000

Chapin, Jr., Alfred H.	50,000
Clark, Edward O..about	50,000
Cohn, Eli	85,000
Crocker, C. A.	100,000
Curtis, Leslie F...over	50,000
Davidson, Dr. H. D.	50,000
Dorr, Percy O....about	50,000
Dunlap, Frank L.	*100,000
Dutton, Arthur C.	80,000
East, J. Victor....over	75,000
Ellis, Harry B...about	50,000
Ely, Joseph B.	100,000
Field, Harold B.	50,000
Fowler, Ralph N..about	50,000
Franklin, Col. Benjamin A. ....over	175,000
Fuller, F. W. ....over	50,000
Fuller, Frank D.	1,000,000
Gardner, Edwin S. about	50,000
Garretson, Eugene G. about	50,000
Gelfman A. ....over	50,000
Gelfman, Jos. W..over	50,000
Gilbert, W. E....over	200,000
Goldstein, Nathan about	50,000
Goldstein, Samuel about	50,000
Gray, Jay L....about	50,000
Hatch, Frank ...about	50,000
Howes, Leroy P..about	50,000
Indessi, A.	100,000
Ingersoll, Robt. N. about	50,000
Kemater, G. H....over	50,000
Kendall, Harold H.over	65,000
Krowall, Edward	75,000
Leshure, W. P....over	50,000
Levi, Albert	100,000
Ley, L. L.	200,000
Linberg, George O.over	75,000
Mackintosh, Charles E.	250,000
Maclean, Alexander T. over	75,000
Maglathlin, Leon E.over	75,000
Martin, Albert L. about	50,000
Merriam, G. Frank...	50,000
Morse, R. E.	50,000
Moses, H. A.	†500,000
Paine, Walter R..over	50,000
Parsons, Charles H....	60,000
Perkins, Frank B.	50,000
Pirnie, Bruce....about	300,000
Pirnie, Roderick...over	100,000
Powers, Frank Bayne.	50,000
Powers, L. J....about	50,000
Pratt, George D...over	75,000
Ranger, Jos. ....over	50,000
Ranger, Jas. A...over	50,000
Sample, William W.over	75,000
Schoo, Clarence J....	50,000
Shanklin, Benj. M....	50,000
Shaw, Howard C.	100,000
Shean, C. T. ....over	50,000
Skinner, Jos. A....over	500,000
Smith, Dr. Harvey L..	50,000
Southworth, Constant about	50,000
Stebbins, Geo. C..about	50,000
Steiger, A. ....over	100,000
Sullivan, Jr., T. J.	50,000
Sweet, Frederick B. about	50,000
Waite, A. G.	50,000
Walsh, F. J.	100,000
Walsh, Wm. J....over	50,000
Weeks, Clair W...over	125,000
Wesson, Victor H. about	50,000
Wheat, W. G....about	73,000
Wheeler, F. E.	50,000
Whittall, Chas. P.	100,000
Williamson, George E. over	75,000
Zink, John D....over	75,000

*Includes business insurance.
†Business insurance.
(a)Also listed Boston.

TAUNTON

Milliken, Jos. K.	60,000
Williams, A. Gilbert..	50,000

WABAN

Burnett, A. C.	64,000

WALTHAM

Ames, Ira	*90,000
Ames, Warren....over	50,000
Bartell, Wm. P.	200,000
Beattie, John H...over	50,000
Casey, Robert....over	50,000
Chase, Cedric G..over	100,000
Cronin, Grover J..over	75,000
Flannery, Tom	50,000
Maxwell, Earl O.	50,000
Sears, Francis B.	60,000
Turner, Henry A.	50,000

*Includes business insurance.

NO INVESTMENT HALF SO SECURE

Wichita, Kan.

Editor, The Spectator:

I carry a total of $254,000 of life insurance, of which $114,000 is payable to my estate, $50,000 to my daughter, and $90,000 to the Allen W. Hinkel Dry Goods Company, of which I am the president and principal stockholder.

I have always been a great believer in ample insurance protection, particularly for a young man who desires to lay the foundation for the building of an adequate estate. In times like these there is no investment more satisfying or half so secure as life insurance properly planned to meet the needs of each individual case.

ALLEN W. HINKEL, President, The Allen W. Hinkel Co.

WARE

MacLaurin, John..over	50,000

WATERTOWN

Tufts, John F.	61,000

WEBSTER

Haggerty, Clarence ...	50,000
Paridis, Clarence	80,000

WORCESTER

Alperin, Isador	75,000
Ayres, Jr., Benjamin W.	125,000
Bellis, Frank C.	180,000
Billings, Frank E.	100,000
Budish, Jacob	200,000
Cohan, J. B.	50,000
Dakin, Herbert L.	100,000
Dworman, Julius.about	50,000
Ermilio, Pompeo	85,000
Estabrook, Herbert W.	50,000
Francke, Harry..about	50,000
Gabriel, G. A.	100,000
George, Jerome	90,000
Ginsberg, M. L..about	50,000
Gorman, J. W.	70,000
Griffing, Herbert J.	50,000
Isenberg, A. G.	50,000
Jensen, John T.	50,000
Kalat, Godlieb W.	100,000
Kaplan, Louis	200,000
Kleven, A. M.	350,000
Krim, Frank	50,000
Kulvin, Benjamin	50,000
Morrill, Edward	50,000
Morrill, Oscar	50,000
Nathan, J. D.	50,000
Payne, Harry	200,000
Pemstein, G. I.	50,000
Pollett, R. S.	70,000
Putnam, Charles	50,000
Rocheford, George L.	80,000
Seder, J. S.	50,000
Seder, Sam	50,000
Sharfman, Saul	50,000
Sheperdson, John W..	150,000
Sherer, Joseph T.	400,000
Talamo, Joseph	50,000
Ulian, I. M.	50,000
White, John E.	180,000
Whitney, Warren A...	350,000
Wood, Hamilton	75,000
Zellon, I. J.	50,000

BUSINESS INSURANCE

BOSTON

Barney & Carey Company:	
Barney, James L.	18,000
Carey, Joseph H.	26,000
Southerland, Henry E.	26,000
Total	60,000
Boston Big Store Co.:	
Kinnear, E. S.	25,000
Colonial Can Co., Mfrs. Metal Packages:	
Campbell, Chas. H...	25,000
Campbell, Harold B..	25,000
Total	50,000
Douglas Shoe Co.	1,000,000
Eastern Drug Co., Wholesale Drugs:	
Cutter, C. F.	25,000
Cutter, W. W.	25,000
Jenney, B.	25,000
West, Chas. A.	25,000
Total	100,000
Farrington Mfg. Co.:	
Farrington, H. J.	100,000
Gamewell Company:	
Vincent, C. Stanley..	500,000
Garfield & Proctor Co., Coal:	
Macurda, Wm. E.	50,000
Pray, Frank W.	50,000
Total	100,000
Parker, Young & Co.:	
Brown, Martin D.	300,000
Regal Shoe Co., Mfrs.:	
Bliss, Elmer Jared, Pres.	250,000
Seaver, Howland Co...	70,000
Walworth Mfg. Co.:	
Coonley, Howard	1,000,000

BROCKTON

Keith, Geo. E., Co.:	
Keith, Harold C.	1,000,000

CAMBRIDGE

The Alden Spears Sons Co.:	
Spears, Ed. R.	125,000

MADE EVERY SACRIFICE TO HOLD ONTO LIFE INSURANCE

Louisville, Ky.

Editor, The Spectator:

Am very happy to say that I still carry personal insurance in the sum of $200,000.

During these hard times I have felt that it is very inadvisable to drop any of my insurance. Consequently I have made every sacrifice to keep the premiums paid. To my mind, insurance at this time is more valuable to a business man than almost anything else.

L. W. HANCOCK, Engineer and General Contractor.

FITCHBURG

Fitchburg Paper Co.:	
Wallace, Jr., George R.	50,000
Wachusetts Motor Co.:	
Suthergreen, Fred S.	40,000

GARDNER

Derby & Co., Inc., Chair Mfrs.:	
Derby, Ashton P.	125,000

HAVERHILL

McNamara & Callahan over	100,000

NORTH ADAMS

Arnold Print Works:	
Jones, Samuel M.	250,000

NORTHAMPTON

Raymond, Adolph	100,000

PITTSFIELD

Berkshire Mill Supply Co.:	
Foss, Wm. J.	25,000
Rice & Kelly (furniture)	40,000
Smith, A. W.	50,000

SPRINGFIELD

Carlisle Hardware Co.:	
Carlisle, F. E.	78,000
Dunlap & Co.:	
Dunlap, F. L.	100,000
Moses, H. A.	500,000
Total	600,000
Lewis, C. C., Co.	20,000
Powers, F. B.	50,000

MICHIGAN

ADRIAN

Moreland, Robt. S.	50,000
Whitney, Chas S.	50,000

ALPENA

Harris, Clinton P.	50,000

BAD AX

Hubbard, Frank W...	147,000
Ryan, John .....about	50,000

BATTLE CREEK

Bain, Dora E.	50,000
Brainard, C. W...over	50,000
Carpenter, A. J.	50,000
Cushman, S. A.	50,000
Franklin, M. J.	97,000
Green, C. ....over	50,000
Kellogg, J. L.	100,000
McKay, Geo.	70,000
Stone, I. K.	126,000
Wentworth, M. W.	100,000

BAY CITY

Anderson, O. M.	75,000
Babcock, Mr.	85,000
Blousfield, A. E.	177,000
Clark, Jr., E. S.	50,000
Davidson, Jas. E.	1,185,044
Foss, E. H.	100,000
Foss, W. I.	250,000
Hall, Lewis A.	50,000
Hirschfield, J. C.	100,000
Johnson, F. E.	*50,000
Johnson, J. A.	*60,500
Kefgen, L. P.	75,000
Kuhlman, J. T.	*50,000
Ramsay, W. S.	75,000
See, J. S.	50,000
Smith, Jr., H. B.	400,000
Smith, H. S.	450,000
Smith, M. L.	350,000
Sovereign, O. E.	350,000
Sovereign, W. J.	300,000
Watrous, J. R.	60,000
Wells, W. R.	100,000
Wendland, H. G.	174,000
Wentworth, N. R.	175,000
Westover, F. C.	*71,000

*Includes business.

BENTON HARBOR

Cross, Elmer ....over	50,000
Filstrup, A. W.	50,000
Filstrup, E. C.	125,000
Gray, H. S.	150,000
Klock, J. N. ....over	*150,000
Mitchell, Dr. Carl A...	60,000
Westervelt, Dr. Herbert	50,000

CADILLAC

Mitchell, C. T.	800,000
Saunders, Wm. L.	†200,000
Wagner, John B.	250,000

†Business insurance.

CASS CITY

McCoy, Ira D.	80,000

CHEBOYGAN

Bell, Ross J.	60,000
Rittenhouse, J. C.about	50,000

CHELSEA

Dunkle, M. J.	50,000

COLDWATER

Branch, Leroy J.	76,000

DETROIT

Adams, Claris	100,000
Alger, Fred M.	50,000
Allen, Sidney J.	135,000
Anderson, Wendal W..	1,000,000
Annis, Newton	50,000
Arden, Bert G.	65,000
Arthur, Rex.	125,000
Austin, Wm. F....over	50,000
Avery, John H.	100,000
Ayres, C. L.	524,717
Barbour, Edwin S.	50,000
Barbour, Geo. H.	50,000
Barnett, Saul	55,000
Bee, George A.	150,000
Bee, William A.	340,000
Bennett, Howard	200,000
Bezner, Fred O.	1,000,000
Blees, William A.	172,000
Birkhill, Fred	50,000
Boerth, Henry J.	60,000
Bohn, Charles	100,000
Bolster, S. Edward	200,000
Bonbright, Howard B. ....over	700,000
Bowen, Charles	300,000
Bowen, Julian	375,000
Bower, G. H.	50,000
Bradway, Judson	300,000
Brennan, Vincent M. ....over	50,000
Briggs, Mirt. L.	300,000
Brown, Mrs.	50,000
Buhl, A. H. ....over	50,000
Buhl, L. D. ....over	50,000
Bullion, Thomas E.	50,000
Cadwell, E. B.	50,000
Cadwell, Ruel T.	77,000
Campbell, Don M.	150,000
Carhart, Hamilton ...	200,000
Chapin, Roy D....over	2,000,000
Cheney, Cas. E.	55,000
Chenick, Fred	500,000
Clark, Emory W.	100,000
Cliff, Vincent D.	275,000
Coffin, C. L.	100,000
Coffin, H. E.	50,000
Cohen, George	50,000
Coulter, John E.	90,000
Crane, C. Howard	100,000
Crawford, Fred C.	100,000
Cronen, Arthur D. ....over	*275,000
Cummings, Mrs. E. M..	230,000
Cutting, Chas. D..over	*125,000
Dekoning, Henry	64,000
Douglas, S. T.	60,000
Dyar, Ralph M.	85,000
Edwards, Allen F..over	500,000
Elston, I. C.	55,000
Everitt, Roland S.over	50,000
Fehman, George	75,000
Fenberg, Jacob	75,000
Fendle, George W.	300,000
Filer, Frank	100,000
Fink, George R.	2,000,000
Finkensteadt, John	375,000
Fisher, Charles....over	2,000,000
Fisher, Fred J.	2,000,000
Fisher, William...over	2,000,000
Fishman, Morris	155,000
Ford, E. Lyden	1,000,000
Ford, Fred S.	600,000
Ford, John	100,000
Ford, Jr., J. B.	1,000,000

Frazier, John..... 500,000
Frazier, Joseph..... 200,000
Freiburger, Jr., Chas. F. 50,000
French, John H..... 500,000
Freud, Julius 50,000
Freud, L. .....over 50,000
Freund, Dr. Hugo A... 227,000
Frieberg, Morris..... 50,000
Gallagher, Rev. M. J. .....over 50,000
Gargaro, Domenico.... 150,000
George, Edwin S..... 250,000
Glass, Samuel S..... 56,000
Gleason, F. D..... 50,000
Goldberg, David J..... 90,000
Goldberg, I. 101,000
Goebel, August 50,000
Goebel, Fritz 50,000
Gorman, J. J.....over 50,000
Grant, Richard H..... 400,000
Greenstone, Abraham.. 75,000
Grimes, George L..over 50,000
Groehm, O. J..... 50,000
Hackett, Dr. Walter L. 60,000
Hagen, Walter 500,000
Haines, Fred W..... 50,000
Hanna, Mark R..... 50,000
Hargreaves, Geo. 50,000
Hayes, H. J..... 225,000
Healy, Leonard L..... 100,000
Hewitt, Dr. H. W..... 65,000
Higbee, C. M..... 3,600,000
Highbie, Bradley 200,000
Hill, Asa L .....over 50,000
Hoffman, J. Arthur... *over 1,000,000
Hoffman, Norbert A. *over 1,000,000
Holcroft, Charles T... 131,000
Holden, James..... 500,000
Hubbard, Frank W.... 150,000
Hubbard, Thos. B..... 100,000
Huebner, J. J....about 50,000
Hunt, Ormond E..... 50,000
Huston, Irving C..... 99,000
Johnson, Courtney..... 200,000
Johnson, Earle Fred... 200,000
Johnson, John C..... 50,000
Johnston, Walter Rex. 150,000
Jones, Chas. W..... 250,000
Kahn, Albert 1,000,000
Kanzler, Ernest..... 1,000,000
Keane, Jerome E. J.... 500,000
Kennedy, Charles J ... 100,000
Kern, Ernest..... 500,000
Knight, Ernest O..... 50,000
Koenig, John F..... 50,000
Kotcher, C. W..... 59,000
Krausmann, Joseph A. 65,000
Kresge, Mrs. Anna.... 300,000
Kunsky, John H..... 300,000
Lambert, Bert 110,000
Lambert, Chas. F..... 100,000
Lambert, Charles R... 50,000
La Measure, J. T..... 87,000
Larrowe, James E. over 400,000
Lathrop, Louise 1,000,000
Lee, Ralph Y..... 400,000
Leland, Wilfred C..... 300,000
Linbacher, Charles.... 400,000
Lord, Robt. O..... 1,000,000
Lowrie, Albert B..... 100,000
Lyle, Hilliard G..... 100,000
Macdonald, Allan W.. 50,000
Macauley, C. A..... 140,000
Manring, Paul E..... 50,000
Marshall, Ellsworth H. 50,000
Martin, Franz H..... 70,000
Martin, Joseph 85,000
Martin, Peter E..... 4,000,000
Mason, Geo. W..... 1,000,000
Mayer, Walter C..... 52,400
Mazer, Jacob..... 100,000
McBride, Jesse E..... 114,717
McCormick, Malcolm.. 75,000
McGregor, James 50,000
McLucas, W. S..... 154,000
McMabb, Duncan..... 500,000
McMillan, Jr., Neil... 100,000
Michell, Roy G..... 50,000
Miller, Frank P..... 75,000
Miller, John 100,000
Miller, Peter A..... 78,000
Misch, Edward 55,000
Mitchell, Ledyard..... 500,000
Moore, George F..... 60,000
Moore, G. G.....over 50,000
Mott, Charles Stewart.*4,356,500
Murphy, M. J..... 165,000
Murphy, Charles..... 500,000
Nedertander, David.... 200,000
Nester, John F..... 100,000
Newberry, Phelph.over 50,000
Newberry, P. N..... 400,000
Newberry, T. H..... 250,000
Newcomb, H. R..... 125,000
Norbury, Mrs. 50,000
O'Brien, Michael E.... 300,000
Owens, Kenneth H.... 117,500
Palmer, Calvin A..... 55,000
Parcells, Earl..... 350,000
Parker, Walter E..... 250,000
Pegau, Otto A..... 460,000
Perlman, Sol..... 50,000
Pieper, Harry J..... 100,000
Plotkin, Samuel 250,000
Porath, Julius 327,000
Power, Wm. S..... *82,000
Primeau, Francis..... 100,000
Ramage, A. S..... 100,000
Rasch, Aug. 50,000
Reese, Nathaniel 75,000
Reeve, Wm. S....over 60,000
Reynolds, John A..... 200,000
Rickenbacker, Eddie .. 1,000,000
Rissman, Max 50,000
Robinson, Fred J..... 100,000
Robinson, Geo. W..... 50,000
Robinson, W. D..... 50,000
Rollin, S. Everett..... 275,000
Rood, Chas F..... 75,000
Rosenberger, Oscar ... 75,000
Rosenthal, Edwin M... 1,250,000
Rowe, Fred N..... 50,000
Rowe, Wm. S..... 50,000
Ryan, Mack 150,000
Ryan, Robert M..... 230,000
St. John, Frederick.... 100,000
Saunders, Fred 1,000,000
Schmidt, Carl E. 100,000
Schrieber, Nathan 75,000
Schwartz, Arthur H. .. 800,000
Scripps, William E. .. 1,000,000
Seiter, Paul 500,000
Semmes, Prewitt 80,000
Seyburn, Wesson 800,000
Shawan, Dr. H. K. ... 70,000
Siegel, Abe 65,000
Siegel, Benj..... 750,000
Siegel, Leo 70,000
Siegel, Mrs. 50,000
Simonds, Ralph W..... 60,000
Sloman, Herbert T.over 55,000
Small, Sydney R..... 500,000
Smilansky, Louis 150,000
Smith, Conrad H..... 200,000
Smith, Fred B..... 73,300
Smith, Jr., Jos. R.... 80,000
Smith, Maynard D.... 79,434
Soloman, E. H..... 50,000
Sosnowski, John B.... 200,000
Sprague, Wm. C..... 66,400
Standish, James D..... 400,000
Strauss, Milton 101,000
Stroh, Julius 250,000
Sullivan, Frank J..... †750,000
Svensgard, Harry 70,000
Teahen, James M..... 100,000
Thomas, Luther D. over 50,000
Thompson, E. L..... 90,000
Tobin, Benjamin..... 400,000
Tomar, A. J..... 200,000
Torrey, Dr. H. N..over 50,000
Torrey, Mrs. S..... 150,000
Trendle, George W.... 300,000
Van Sickle, William... 60,000
Verner, James L..... 1,000,000
Walker, Frank 100,000
Walker, F. C..... 200,000
Walker, Harrington over 600,000
Walker, Hiram..... 500,000
Wallis, Geo. W..... 60,000
Wardell, Fred..... 1,500,000
Warren, B. 100,000
Warren, Herman..... 85,000
Watkins, John R..... 200,000
Webber, Oscar 1,000,000
Webber, Richard..... 2,000,000
Werneken, F. S..... 65,000
West, P. 100,000
Wheller, Frank W..... 50,000
Wilson, Hugh T..... 100,000
Winter, Everitt..... 50,000
Woodison, J. C..... 81,000
Woods, Geo. W..... 60,000
Wormer, C. C..... 100,000
Yates, John B..... 100,000
Zanger, Gustav W..... 60,000

†Business insurance.
*Includes business insurance.

DOWAGIAC

Bishop, Dickinson 150,000
Gardner, Archie B.... 258,259
Lee, Fred E..... 335,000

FLINT

Barnes, George 200,000
Barth, Charles 150,000
Bishop, R. Spencer.... 320,000
Bonbright, Carl 400,000
Bower, F. W. 150,000
Briggs, Dr. Guy..... 80,000
Brownell, Carl 150,000
Catsman, Philip 100,000
Clawson, John 65,000
Davison, Art 100,000
Jackson, Glen 75,000
Jacobson, A. E. 100,000
Jopp, Percy 150,000
Leavitt, Hyman ..... †50,000
Leavitt, Maurice ..... †50,000
Lenz, Arnold 100,000
Longway, R. T..... 175,000
Mallory, H. J..... 100,000
McGuire, Dan 110,000
Moll, Dr. Carl 75,000
Parker, E. J..... 75,000
Parkhill, James 75,000

To my mind, life insurance has become one of the most important factors in our economic structure. Life insurance is designed to afford the policyholder a means of meeting financial responsibilities to his dependents and creditors even though death interrupts his plans. It likewise provides a convenient and methodical means of accumulating an estate, and in this regard I think it may suitably augment nearly every individual's investment program. It has been particularly interesting to me to notice the facility with which the basic life insurance contract has been developed in the past few years to meet the requirements of practically every prospective policyholder. It indicates the application of much constructive thought and sound salesmanship on the part of the insurance companies.

In their accumulation of vast sums of money, the companies have assumed a great responsibility to the policyholders, the beneficiaries, and to the public at large. The proper and safe investment of those funds is of prime importance, but the duty does not end there. The investments must be vigilantly accounted for after they are made, adjustments of holdings made when necessary, and the life insurance companies should constantly guard against the possibility of misuse of the tremendous power which is represented by such accumulation of wealth.

WILLIAM A. COMSTOCK,
Governor of Michigan.

Pierce, John 250,000
Poag, E. J. 125,000
Ross, C. J..... 150,000
Rowen, Ben. 400,000
Seitner, Sigmund 150,000
Spaeth, Carl 75,000
Stewart, S. S..... 100,000
Stiffler, Chas. 100,000
Strong, Burch 100,000
Summerfield, Arthur E. *85,000
Van Benschoten, C. M. 75,000
Wilson, George 100,000
Winegarden, Harry ... 100,000
Winegarden, Hymen .. 100,000
Winslow, Dallas 125,000

†Business insurance.
*Includes business insurance.

GLADSTONE

Staples, J. D..... †100,000

†Business insurance.

GRAND RAPIDS

Bissell, Mrs. A. S. ... 277,000
Bradbury, Ivor 125,000
Brewer, Joseph H..... 500,000
Brown, Alf. J. ..about 100,000
Curtis, Heber W. 100,000
Daane, Gilbert 300,000
Denham, Dr. R. H.... 78,000
Dickinson, Albert B. .. 150,000
Dregge, Martin J..... *825,000
Duffy, John *65,000
Foote, F. Stuart *265,000
Friedman, M. 150,000
Greenawalt, H. S..... 75,000
Hawkins, E. B..... 75,000
Hoult, Hampton *500,000
Hoult, J. H. 980,000
Howe, Burton A. 1,000,000
Jack, W. A..... †100,000
Johnston, Dr. C. H. .. 76,000
Kindell, C. J. 250,000
Kollenberg, Abraham.. 65,000
Lyman, Dr..... 140,000
MacNaughton, J. D... 75,000
Mehrtens, Louis D. ... *100,000
Nelson, Dr. C..... 90,000
Peck, Percy..... 200,000
Perkins, Gaius W. 50,000
Perkins, Willis J. 50,000
Phillips, W. H....over 100,000
Rowe, Fred *240,000
Shuster, James L. 50,000
Sisson, George D. 50,000
Smith, Wm. Alden .. 300,000
Swanson, Henry..... 85,000
Ten Broek, C..... 70,000
Ten, Broek, J..... 60,000
Tenis, Jay 60,000
Thomas, Wm. S. 50,000
Ulrich, Frank F..... 105,000
Vinkemulder, H. J.... 100,000
Young, Samuel 500,000

*Includes business insurance.
†Business insurance.

TESTED AND FOUND NOT WANTING

Topeka, Kan.

Editor, The Spectator:

The institution of life insurance has been tested during the past several years and not found wanting.

I know of nothing on this earth one-half as good, and, forgetting the investment feature, which, as a matter of fact, is one of the best, the protection to the family, the incentive to save, are so far-reaching, that the benefits of life insurance are so great, that in my opinion no type of business in all America will expand and grew during the next twenty years as what we call life insurance protection.

L. B. MERRIAM.

GROSSE POINT

Hubbard, Frank 90,000

HARBOR BEACH

Jenks, Jr., Nils W.... 50,000
Jenks, George J..... *450,000

*Includes business insurance.

HOLLAND

Landwehr, A. H. *3,850,000

*Includes business insurance.

HOLLY

Hartz, Eric A. 150,000

INKSTER

Sonk, Michael 60,000

IRON MOUNTAIN

Levy, Albert 50,000
Levy, Henry M...about 50,000
Sackim, Abe 90,000
Seaman, Benjamin ... 85,000

ISHPEMING

Felch, Theo. A., M. D.. 85,000
Johnson, W. H. 55,000

JACKSON

Addison, Stanley H. ... 80,000
Addison, William 60,000
Brening, W. Earl..... 50,000
Brining, N. E..... 70,000
Brown, L. E..... 50,000
Callaghan, A. J. *350,000
Day, C. M. 100,000
Ducey, W. J..... 50,000
Dunn, W. B..... 50,000
Hayes, C. B..... 505,100
Matthews, H. 50,000
Milling, Herman 50,000
North, Geo. M..... 135,000
Pinkham, F. A..... 100,000
Reynolds, Herbert 100,000
Reynolds, Wylie 100,000
Sparks, W. .....about 50,000
Stiles, Harry 50,000

* Includes business insurance.

KALAMAZOO

Baker, A. C. 50,000
Blakeslee, Arthur L... 300,000
Cortenius, Dwight R.. 150,000
Ehrman 150,000
Ehrman, L. E..... 55,000
Fuller, F. D. 50,000
Harlow, W. O. 57,000
Hayes, Orrin B. 75,000
Kirby, Louis 100,000
Lawrence, Wm. J. 225,000
Markin, Morris 3,500,000
McAllister, Frank ... 200,000
O'Donahue, William J. 50,000
Shakespere, Wm. 250,000
Sutherland, L. W..... *400,000
Todd, A. J. 200,000
Tuttle, John H...about 125,000

*Includes business insurance.

KAWKAWLIN

Drummond, Dr. Fred H. 50,000

LANSING

Arbaugh, F. N. 50,000
Armstrong, Mr. 100,000
Brown, J. Earl..... 65,000
Burgess, L. F..... 76,000
Crater, John 115,000
Dean, Roy 60,000
Harris, D. D..... 60,000
Jury, Arthur J..... 250,000
Lawrence, Charles.... †100,000
McComb, W. L..... 50,000
Olds, R. E..... 535,000
Potter, Ray 50,000
Quill, Wm. A..... 50,000
Weir, H. S. 100,000
Wilford, J. W..... 165,000

†Business insurance.

LUDINGTON

Herman, F. J..... 50,000
Stearns, J. S..... 100,000

MANISTEE

Hendel, Bernard R.... 50,000

MASON

Ball, A. B. 50,000
Dart, D. C..... 65,000

MONROE

Amendt, Geo. A..about 50,000
Golinvaux, Dr. C. J... 50,000
Lockwood, Albert H. .. 100,000
Rauch, L. H. 50,000

MT. MORRIS

Maginn, Don 50,000

MUSKEGON

Hackley, Chas. M. 67,000
Haight, Louis P. 50,000
Mann, W. 50,000
Moon, Paul S..... 50,000
Schoener, George M... 65,000

PORT HURON

Moore, Geo. G. 65,000
Mueller, Oscar B. *360,000
Peden, Robert W. *71,000
Riggin, Fred L. *85,000
Ryerson, Dr. W. W... 55,000
Sperry, Claire 75,000
*Includes business insurance.

ROYAL OAK

Finkel, Joseph 52,000
Starr, Norman 112,000

SAGINAW

Beach, A. P. 70,000
Carlisle, Fred W. 200,000
Garber, Guy .....over 200,000
Herzog, John 50,000
Hubbell, Emory F. ... 91,000
Jackson, John L. 50,000
Mershon, W. B. 130,000
Morley, Ralph. ..over 50,000
Nuechterlein, E. W.over 50,000
Peter, James B. 90,000
Sample, Dr. C. H. ... 50,000
Schust, Ed. .....about 250,000
Shorts, R. Perry ..over 50,000
Sommers, F. F. ..over 50,000
Toshach, Dr. Clarence E. 68,000
Weadock, G. W..... 50,000
Wylie, James T. 50,000

SAULT STE. MARIE

Chandler, Thos..... 85,000
Cullis, John..... 50,000
Ferguson, A. L. 50,000
Ferguson, R. G. ..about 50,000
Frederick, Hope..... 100,000

SPRING LAKE

Robbins, Margaret K.. 50,000

STURGIS

Spence, C. L'H..... 100,000

TRAVERSE CITY

Hull, W. C. 65,000
Smith, F. H. 50,000

BUSINESS INSURANCE

CADILLAC

Cummer - Deggins Co., Lumber:
Saunders, W. L. 200,000

DETROIT

American Lady Corset Co., Corset Mfrs.:
Siegel, Leo 30,000
American Life Insurance Co.:
Ayres, C. L. 50,000
Barker, Mrs. Julia .. 500,000
Brooks, French & Smith, Inc. 150,000
C. A. S. Engineering:
Cutting, Chas. D. ... 30,000
Shields, Edw. S..... 10,000
Tobin, Frank D. 30,000
Total 70,000
Casper - Hoffman, R. Est.:
Hoffman, Norbert A.. 1,000,000
Hoffman, J. Arthur.. 1,000,000
Clayton & Lambert Mfg. Co.:
Groehm, O. J. 50,000
Bower, G. H. 50,000
Total 100,000
Colonial Clothes Shop:
Goldberg, Samuel..... 75,000
Schreiber, Nathan... 75,000
Total 150,000
Cronin Coal Co. and Pine Ridge Coal Co.:
Cronin, Arthur D. .. 125,000
Cummings, Mrs. Edith Mae 230,000
Fisher Body Corp.:
Fisher, Fred J.....2,000,000
Hagen Sporting Goods Co.:
Walter Hagen 500,000
Larrowe Milling Co., Mfrs. Dairy Feed:
Larrowe, Jas. E. 275,000
Larrowe, Charles 25,000
Total 300,000

FLINT

Charles Stuart Mott Foundation:
Mott, Charles Stuart. 3,000,000

GLADSTONE

Northwestern Corp. & Lumber Co.:
Staple, J. D. 100,000

GRAND RAPIDS

Duffey, John 25,000
Grand Rapids Brass Company:
Murray, Jas., Mgr... 100,000
Imperial Furniture Co., Mfrs. of Tables:
Foote, F. Stuart 100,000
The Luce Furniture Co.:
Dregge, Martin 525,000
MacNaughton-Greenawalt Co.:
MacNaughton, John.. 50,000
Greenawalt, H. S.... 50,000
Total 100,000
Mehrtens, L. D., & Co., Hotels:
Mehrtens, L. D. 75,000
Roach, W. R., & Co., Canned Goods:
Rosch, W. P. 50,000
Schmidt, Carl E., & Co., Inc., Tanners:
Schmidt, Carl E. 50,000
Universal Car & Service Co.:
Luce, M. H..... 115,000
Sarjeant, A. H..... 100,000
Vandon Bosch, M. T... 75,000
Total 290,000
Valley City Milling Co., Flour Millers:
Rowe, Frederick 100,000
Winters & Crampton Mfg. Co.:
Crampton, B..... 50,000
McVoy, G. Earle 60,000
Winters, A. F..... 37,500
Total 147,500

HARBOR BEACH

Huron Milling Company, Starch Mfrs.:
Jenks, Geo. J..... 200,000

HOLLAND

Holland Furnace Co.:
Landwehr, A. H. ... 2,000,000

JACKSON

American Oil Corp.:
Callaghan, Andrew J. 250,000

FOR PROTECTION AND RESERVE

Houston, Texas

Editor, The Spectator:

I am in receipt of your letter of August 30, and wish to advise that at the present time I carry a total of $115,000 worth of life insurance.

The very fact that I carry this much insurance shows I am a great believer in it.

I not only carry this insurance for life protection, but I also carry it for a reserve fund.

M. M. FELD, President, Lone Star Bag & Bagging Co.

LANSING

American Dry Cleaners:
Crater, John 115,000
Lawrence Baking Co.:
Lawrence, Chas. 100,000

MONROE

Amendt Mfg. Co.:
Amendt, C. G. 10,000
Amendt, Geo. A. 40,000
Total 50,000

PORT HURON

Mueller Brass Bed Co.:
Mueller, O. B. 250,000
Peden, Robert W..... 25,000
Riggin, Fred. L..... 25,000
Total 300,000

SAGINAW

Herzog Art Furniture Co.:
Herzog, John 50,000
Hubbell Auto Sales Co.:
Hubbell, Emory F..... 85,000

MINNESOTA

DULUTH

Abbott, H. T..... 80,000
Ahl, Hjalmer C..... *260,000
Albachten, Mrs. Mary B. 50,000
Alworth, R. D. 300,000
Anneke, Vic. 50,000
Baldwin, Mark 60,000
Barnes, Julius H..... 600,000
Barnett, Lewis C..... 50,000
Baxter, Donald 60,000
Blair, C. C. 65,000
Burns, Wm. 50,000
Castle, Lewis 135,000
Chisholm, G. A. M.... 75,000
Cole, T. F..... 500,000
Congdon, Edward C... 50,000
Congdon, Robert 60,000
Congdon, W. B. 300,000
Conventry, W. A..... 100,700
Davis, Joseph E..... 90,000
Dow, L. H. 50,000
Dudley, H. C. 450,000
Duncan, David C..... 100,000
Ecklund, Dr. W. J. ... 85,000
Eva, Hurbet V. 66,200
Galvin, James W..... 200,000
Gifford, George B..... 50,000
Gill, W. K..... 110,000
Gillette, Albert C..... 80,000
Gordon, Laurance S.... 70,000
Griggs, Richard L.... 65,000
Hartman, A. W..... †50,000
Haselton, Wm. D..... 75,000
Heinselman, Everett M. 100,000
Hill, Stacy H..... 76,000
Hoene, Arthur C..... 200,000
Joyce, Wilber B..... 100,000
Kelly, William Harold 52,000
Knox, A. B..... 75,000
Kuth, Joseph R..... 73,500
Ledgerwood, C. W. ... 54,047
Lepak, Francis J..... 56,000
Manley, Howard G.... 60,000
McCarthy, Thomas F.. 82,000
McCarthy, W. R. 125,000
McDonald, C. A..... 200,000
McDonald, Donald B.. 81,735
McDougal, A. Miller.. *425,000
McRae, A. D..... 80,000
Michaud, A. A..... 105,000
Oreckovsky, Joseph ... 210,000
Parker, Joseph F..... †50,000
Peterson, Arvid 50,000
Peterson, E. C..... 200,000
Peterson, L. T..... 200,000
Power, John E..... 70,000
Quinn, Clement K..... *705,000
Robson, George E..... 200,000
Robson, Jr., George E. 51,000
Rosendahl, Martin about 52,000
Rowe, Dr. O. W..... 70,000
Ruse, Bert M..... *110,000
Russell, Newell F..... *395,500
Salsich, Le Roy..... 50,000
Savage, John A..... 385,000
Sellwood, R. M..... 500,000
Sellwood, Jr., Richard M. 50,000
Shambeau, John 100,000
Swanstrom, Frank ... 110,000
Swanstrom, Otto 125,000
Shapiro, Emanuel Z... 175,000
Spencer, George H.... 150,000
Spicer, Frank W..... 53,000
Strobel, William G.... 103,000
Swan, Abner D..... 50,000
Thompson, Adam G.... 350,000
Tibbetts, Dr. M. H..... 50,000
Tracy, W. E..... 65,000
Turrish, Henry 100,000
Tweed, George P..... 350,000
Wahl, Edward F..... 57,000
Webb, Francis J..... 50,000
Welles, George W..... *318,000
Whitney, Gwin 125,000
Winter, John A..... 80,000
Wolff, Julius F..... 73,000
Young, Donald 50,000
Young, Dr. T. O..... 60,000
Zalk, Louis 78,000
Zinsmaster, H. W..over 500,000
*Includes business insurance.
†Business insurance.

BUYS FOR SELF AND EMPLOYEES

Muskogee, Okla.

Editor, The Spectator:

I have $54,000 personal insurance, and then the company carries $161,950 on my life, which is payable to Griffin Grocery Company. In addition to this Griffin Grocery Company affords their employees protection on the group plan.

I have always been a strong believer in life insurance, which, of course, is evidenced by the amount that I am carrying.

J. T. GRIFFIN, President, Griffin Grocery Co.

FERGUS FALLS

Adam, Elmer E..... 100,000
Adam, Samuell..... 110,000
Freeborn, Dr. J. A.... 60,000
Ulland, J. S..... 90,000
Wright, Cyrus..... 50,000
Wright, Thomas 50,000

KASSON

Leuthold, R. W..... 75,000

MANKATO

Babcock, Frank..... 100,000
Fuller, Darwin F..... 59,000
Laurisch, Christian A.. 75,000
Nelson, Carl J..... *60,000
Nelson, Harvey J..... *60,000
Ochs, Dr. Wm. A..... 50,000
Rudbeck, Arthur J..... 50,000

MINNEAPOLIS

Allison, Dr. R. G..... 165,000
Andrus, Jr., John E... 800,000
Arnold, O. J..... *437,500
Atwood, Henry E..... 100,000
Backus, Seymour W... 300,000
Baker, Morris T.....*1,000,000
Balser, L. F..... 50,000
Bartholomew, Chas. L. 50,000
Bean, Frank A..... 250,000
Beard, Dr. A. H..... 135,000
Benjamin, Dr. A. E.. 150,000
Best, Elmer S..... 100,000
Bowman, Frank W... 350,000
Bowman, S. H..... 350,000
Bowman, Jr., Samuel H. 450,000
Brooks, R. L..... 50,000
Campbell, J. A..... 70,000
Campbell, J. W..... 75,000
Carleton, Geo. H..... 150,000
Carll, T. G..... 50,000
Carroll, Walter N..... 50,000
Clifford, F. W.....over 100,000
Clifford, Geo. B..... 200,000
Clifford, J. E..... 75,000
Cray, W. R..... 50,000
Crosby, John 100,000
Danskin, S. J..... 85,000
Decker, E. W..... 156,000
Drake, Addison N..... 100,000
Dye, Glen M..... 280,000
Edgar, Wm. C..... †125,000
Emerson, Cary..... 50,000
Fawcett, Wm..... 100,000
Fishman, Henry..... 100,000
Flannery, G. P..... 50,000
Fletcher, H. E..... 75,000
Foote, Henry G..... *100,000
Forest, Samuel E..... 50,000
Friedman, Benjamin... 300,000
Gamble, D. F..... 100,000
Gluck, C.....over 50,000
Gold, Frank S..... 125,000
Gooding, Wm. G..... 90,000
Gould, C. A..... 150,000
Grambling, Chas. N.... 100,000
Haglin, Jr., C. F..... 50,000
Haglin, Ed. C..... 50,000
Hare, Dr. Earl....over 50,000
Harris, Chas. L...over 100,000
Hart, F. B..... 50,000
Hedwall, Chas. J., Sr.. 165,000
Heffelfinger, Frank T.. *980,000
Hill, Horace M..... 175,000
Howe, Pierce L..... †225,000
Hudson, Herbert D.... 250,000
Jaffray, C. Palmer.... 350,000
Jaffray, C. T..... 150,000
Jenkins, H. L..... 150,000
Jones, D. G..... 50,000
Joseph, J. S..... 100,000
Kerr, O. W..... 50,000
Kingman, Henry S.... 100,000
Kohler, C. W..... 60,000
Kronich, Chas..... 65,000
Kunz, Jacob A..... 50,000
Leahy, Arthur..... 225,000
Langdon, Cavour S.... 50,000
Leasure, Archibald B... 75,000
Leighton, C. A.....over 50,000
Leslie, John.....about 225,000
Levin, I. H..... 450,000
Levin, J. H..... 140,000
Lindley, Clarkson..... 100,000
Loring, A. C..... *700,000
Loudon, Paul D..... 225,000
Lovell, W. D..... 62,000
Luce, Col. Ed..... †100,000
Luther, Jr., Martin L.. 100,000
Lyman, F. W..... 100,000
MacMillan, John H.... †500,000
Mahoney, C. D..... 85,000
Marfield, John R..... 67,500
Martoccio, Frank A... †50,000
Maslon, Sam. H..... 250,000
McCarthy, Jr., H. F.. †60,000

McCarthy, John T.....	†65,000
McCaull, Jas. L.....	82,500
McLaughlin, Ray.....	85,000
Miller, W. M.....	50,000
Nelson, Wm. C.....	†180,000
Nordland, Dr. Martin..	52,000
Odell, C. M.....	50,000
Overman, Irving H....	75,000
Partridge, Geo. H.....	125,000
Peters, Rollo E....over	100,000
Pillsbury, Alfred F....	277,000
Piper, Geo. F.....over	250,000
Record, Jas. L.....	90,000
Richardson, James....	*95,000
Rizer, Dr. R. I.....	200,000
Rodda, Dr. F. C.....	100,000
Rosenstein, Louis..over	200,000
Rouchleau, Louis.....	500,000
Ryan, Gerald.....	90,000
Savlan, Jack.....	250,000
Searle, Augustus L....	340,000
Sheldon, Sam'l D.....	50,000
Silverman, Chas.....	75,000
Smith, J. Walker.....	50,000
Snyder, John P.....	250,000
Southall, Fred S.....	50,000
Spooner, Paul L.....	100,000
Spratt, Dr. Chas. M...	500,000
Stacy, C. L.....	100,000
Steele, Wm. E.....	85,000
Strong, Freeman P....	95,000
Sudduth, Wm. H...over	100,000
Tetzlaff, Eugene.....	*175,000
Thomas, Guy A., Jr..	350,000
Thomas, Guy A., Sr. about	250,000
Thompson, C.....over	150,000
Thompson, L. K.....	55,000
Thorpe, S. S.....	400,000
Torrance, Ell.....	150,000
Towle, Geo. E.....	60,000
Tucker, Lawrence H...	100,000
Van Dusen, Geo. C. over	150,000
Velie, Chas. H.....	100,000
Way, C. M.....	*215,000
Wells, Frederick B.....	*870,000
White, F. M.....over	50,000
Whited, O. O.....	70,000
Widen, W. F.....	100,000
Witt, Chas. F.....	275,000
Witt, Roy.....	50,000
Woodruff, Wm.....	50,000

*Includes business insurance.
†Business insurance.

MOORHEAD

Martinson, Oscar C....	50,000
Thysell, Fred'k A.....	125,000

OWATONNA

Smerch, Dr. T. M.....	50,000
Rynard, A. J.....	50,000

REDWING

Foot, E. H.....	60,000
Meech, G. E.....	†100,000
Meech, Geo. T.....	*150,000

*Includes business insurance.
†Business insurance.

ROCHESTER

Adson, A. W., M. D....	110,000
Braasch, W. F., M. D..	50,000
Bricker, F. A.....	75,000
Caustin, Walter F.....	*120,000
Eusterman, Dr. G. B..	110,000
Fawcett, A. C.....	80,000
Furlow, A. J.....	60,000
Gaardner, Boyd S.....	50,000
Giffin, H. Z., M. D.....	65,000
Habein, Dr. Harold....	65,000
Harrington, Dr. S. W..	97,500
Harwick, H. J.....	*428,000
Helmholz, H. F., M. D	230,000
Johnson, Manfert A...	55,000
Judd, C. M.....about	50,000
Judd, E. S., M. D.....	250,000
Kirklin, Dr. B. R.....	80,000
Leddy, Dr. E. T.....	60,000
Lundy, Dr. J. S.....	83,500
MacCarty, W. C., M. D.	65,000
Mann, Dr. F. C.....	60,000
Mayo, C. H., M. D....	250,000
Mayo, W. J., M. D....	250,000
Meyerding, Dr. H. W..	205,000
O'Leary, Dr. P. A.....	98,000
Pattison, G. J.....	75,000
Plumber, H. S., M. D..	100,000
Snell, Dr. A. M.....	80,000
Watson, Roy	471,500
Witherstine, Glenn S...	90,000

*Includes business insurance.

ST. CLOUD

Lewis, C. B.....	80,000
Sutton, C. S.....	81,500
Young, H. G.....	75,000

ST. PAUL

Archer, Geo. A.....	62,000
Benz, Herman L.....	100,000
Bigelow, F. R.....	300,000
Binger, H. E.....	65,000
Blandin, C. K.....	100,000
Bohn, Gebhard C.....	55,000
Bremer, Adolph.....	50,000
Bremer, Otto	150,000
Briggs, Asa G.....	50,000
Butler, Emmett.....	175,000
Butwinick, Herman....	100,000
Byers, Henry	50,000
Carroll, Dr. Wm. C....	100,000
Culter, E. H.....	260,000
Cummings, H. J.	90,000
Davidson, Watson P...	900,000
Dean, Sidney B.....	112,500
Dittenhofer, Sam'l W..	300,000
Dover, Henry.....	100,000
Dow, Louis F.....over	100,000
Drake, H. T.....	100,000
Eliason, A. O.....	275,000
Finkelstein, Aleck.....	55,000
Fishberg, Ben.....	50,000
Fogarty, Dr. Charles...	150,000
Foley, Dr. F. E. B....	55,000
Foley, Edward T.....	750,000
Gordon, C. W.....	200,000
Gregg, J. A.....	65,000
Griggs, Theodore W...	600,000
Grininger, George.....	60,000
Hamilton, C. L.....	100,000
Kalman, C. O.....	525,000
Kenney, William C....	75,000
Kleifgen, C. W.....	65,000
Krueger, S. D.....	65,000
Lacy, O. J.....	65,000
Lane, Den E.....	170,000
Larsen, Dr. Carl L....	80,000
Leifman, Sam.....	75,000
Leslie, F. G.....	80,000
Levy, J.....	†50,000
Lightner, F. W.....	†50,000
Lindeke, Albert W.....	150,000
Lindquist, Gustaf.....	150,000
McDonnell, Alexander A.	150,000
McGill, C. Herbert....	400,000
McKnight, Wm. L.....	100,000
McLeod, Angus.....	85,000
McMillan, Myron.....	70,000
Mitchell, J. R.....	100,000
Meussel, Louis A...over	100,000
Neiger, James.....	100,000
Nelson, Arthur E.....	200,000
Norris, E. A.....	100,000
Ordway, L. P.....	50,000
Peet, W. F.....	123,000
Prestholdt, H. L.....	150,000
Randall, C. B.....	55,000
Rosin, A. T.....	50,000
Rumble, W. E.....	125,000
Saunders, Edward N., Jr.	550,000
Schwartz, Samuel A...	110,000
Scott, J. N.....	†100,000
Shedorsky, Louis.....	100,000
Shepard, Roger B.....	100,000
Shepard, S. Mc.....	100,000
Sherwood, Chas. K.....	65,000
Shiffman, R.....	105,000
Smith, J. George.....	102,487
Stoffer, Maurice W....	65,000
Stronge, Joseph.....	†125,000
Tayler, Howard	50,000
Victor, H. B.....	53,000
Vincent, C. Ray	50,000
Washburn, Will O.....	75,000
Wheeler, Dr. Merritt W.	108,000
White, Edwin.....	127,500
Winter, N. F.....	70,000
Wood, H. E.....	250,000

†Business insurance.

My investments are entirely in life insurance policies. I consider that the most reliable form of investment.

FLOYD B. OLSON,
Governor of Minnesota.

STILLWATER

Woerz, H. R.....about	100,000

THIEF RIVER FALLS

Biederman, Dr. Jacob.	50,000
Larson, Carl B.....	55,000
Nelson, Henry E.....	80,000

WABASHA

Foley, John R.....	51,300
Webb, M. B.	*357,500

*Includes business insurance.

WADENA

Pierce, Dr. Chas. H....	50,000
Prettyman, G. I.....	50,000
Schacht, Dr. J. A.....	50,000
Tungman, G. S.....	50,000

WINONA

Bauman, W. A.....	50,000
Choate, C. A.....	50,000
Horton, Frank.....	50,000
Leicht, Emil.....	50,000
Roberts, Arthur L....	110,000
Tearse, R. J.....	50,000

BUSINESS INSURANCE

DULUTH

Bridgeman Russell Co.:	
Ahl, Hjalmer C.....	150,000
Ruse, Bert.....	50,000
Russell, Newell F.....	150,000
Total	350,000
Kelly-How-Thompson Co.:	
Raymond W. Higgins.	118,000
Welles, Geo. W.....	100,000
Total	218,000
McDougall Terminal Warehouse Co.:	
McDougall, A. Miller.	75,000
Northern Drug Co.:	
Monaghan, John.....	25,000
Quinn, Clement K. Co.:	
Quinn, Clement K....	255,000
Rust Parker Co.:	
Parker, Joseph.....	50,000
Turle & Co.:	
Robson, George E.....	75,000
Webster Mfg. Co.:	
Highfield, Arthur W..	111,700
Zenith Box & Lumber Co.:	
Berke, Peter L.....	50,000
Zinsmaster Bread Co.:	
Zinsmaster, H. W.....	350,000

EVELETH

Saari Bros. Co.:	
Saari, Jacob.....	50,000
Saari, John.....	50,000
Total	100,000

FARIBAULT

Nutting Truck Co.:	
Nutting, Walter M....	100,000

MINNEAPOLIS

Bend - Southall - Slee-Pack Co., Sugar Brokers:	
Bend, H. P.....	10,000
Sleepack, H. F.....	10,000
Southall, F. D.....	10,000
Total	30,000
Bousfield Wooden Ware Co.:	
Bousfield, Louis.....	15,000
Cargill Elevator Co.:	
MacMillan, J. H.....	500,000
Flour City Ornamental Iron Co., Ornamental Iron and Bronze for Buildings:	
Tezlaff, E.....	120,000
Foote, H. G., Lumber Co., Lumber Merchants:	
Foote, Henry G.....	20,000
Imperial Elevator Co.:	
Howe, Pierce L.....	225,000
International Grain Co.:	
McCarthy, Jr., H. F..	60,000
Luce, Col. E. D.....	100,000
Martoccio Co., Frank A., Mfrs. of Macaroni:	
Martoccio, Frank A...	50,000
Minneapolis Bedding Co., Bedding:	
Way, C. M.....	115,000
Minneapolis Drug Co., Drugs, Chemicals:	
Nelson, Wm. C.....	180,000
Northern Electric Co., Elec. Jobbers:	
Richardson, Jas.....	55,000
Northwestern-Miller, Publishing:	
Edgar, W. C.....	125,000
Peavey, F. H. & Co., Grain:	
Heffelfinger, F. T.....	250,000
Wells, F. B.....	250,000
Total	500,000
Pillsbury Flour Mills Co., Flour Milling:	
Loring, A. C.....	500,000
Sheffield Electric Co.:	
Sheffield, B. B.....	100,000

RED WING

Red Wing Milling Co.:	
Meech, G. T., Pres...	100,000
Meech, G. Ellsworth, Vice-President	100,000
Total	200,000

ROCHESTER

The Kahler Corp.:	
Watson, Roy, Pres. & Gen. Mgr.....	250,000

ST. PAUL

Davidson, Watson P...	800,000
Dispatch Printing Co.:	
Blandin, C. K.....	200,000
Herman, Benj.....	500,000
McMillan, J. T., Co., Meat Packers:	
McMillan, J. T.....	50,000
McMillan, Myron.....	60,000
Pres. & Sec.....	50,000
Total	160,000
St. Paul House Furnishing Co., Retail Furniture:	
Levy, Jos.....	50,000
Stronge & Warner Co., Wholesale Millinery:	
Lightner, F. W., Vice-President	50,000
Stronge, Jos., Pres...	125,000
Total	175,000
Villaume Box & Lumber Co.	70,000

WABASHA

Wabasha Roller Mill Co.:	
Webb, M. B.....	50,000

20 — 12 — 10 — 15 — 20

HERE'S PROOF!

We have weekly reports from boys who were following the ORGANIZED SELLING PLAN before the bank and insurance moratorium last year—and who are still on the plan and still making reports.

Their combined reports cover a period of over 3,500 weeks—equivalent to watching one man's work more than 70 years.

For the full period, 70 years, they show 15 7/10% sales.

For the period from March 1 to May 30, 1933—the percent of sales for these same men was 13 7/10%.

A PLAN THAT WILL DO BUSINESS DURING A PERIOD SUCH AS MARCH-APRIL-MAY 1933—about as well as at other times—must have something in it worth investigating.

Interested? Then write—

Harold J. Cummings, Vice-president,

The Minnesota Mutual Life Insurance Co.
SAINT PAUL

20 — 12 — 10 — 15 — 20

"Sound, Permanent"

(*Concluded from page 13*)

in our country's affairs, but rather as one of *accelerated evolution*. We must realize that forces of growth, expansion and development which have been at work within our country for the past half century—forces entirely meritorious in themselves—have brought about the problems which we face today. The path of cooperation, increased harmony in objectives and methods, offers what seems to some minds a possible solution—and a solution which our government sees fit to test.

Since 1884

(*Continued from page 7*)

interest in their great reserve fund amounted to $132.11.

The tenure of McKinley was marked by the Spanish-American War. It is interesting that at the turn of the century the interest rate on insurance invested funds reached an all-time low, as did the mortality rate. The rate of production in 1900 was $6,578,703 daily. The per capita insurance outstanding was $112.67. Whole life policies accounted for 67.5 per cent of the total insurance in force, while endowments were 23.5 per cent and term 9.0 per cent.

Theodore Roosevelt, the master of the big stick, came to office on the assassination of William McKinley in 1901. His seven-year reign was a critical one in the affairs of the nation. An executive whose forceful accomplishment endeared him to the people, Theodore Roosevelt, with constant characteristic vigor, endorsed the protection afforded by life insurance. During his office a halt was called upon the recklessness which typified the tremendous industrial expansion of the nineties. Life insurance, through the Armstrong Laws, entered a new and sounder era of development, so that in 1910, after the money panic of 1907 and the election of William H. Taft in 1908, it was so firmly entrenched as to provide fertile ground for the growth which it was to attain during the next twenty-four years. In 1910 the per capita insurance in force in the United States was $178.36, with the average size of policy in force amounting to $546.83. The per capita assets of life insurance were then $42.14, while the assets for each policyholder were $129.20. Agents were producing at the daily rate of 20,008 policies covering insurances of $8,523,512, for an average policy of $426.01. Satisfied insured were daily paying $1,977,960.80 in premiums and the companies were disbursing in return over $650,000 on 1200 daily death claims. The total payments to policy-

(*Concluded on page 101*)

Guy Lombardo and His Royal Canadians

GUY LOMBARDO SAYS:

Life insurance is man's March of Independence. It is a composition masterpiece with not a single sour note anywhere. Beethoven, Schubert, Mozart, Irving Berlin—take all your composers and you won't find a one that ever wrote anything finer.

I believe life insurance to be just about the greatest form of investment and saving that there is.

"Policyholders' Interest"

(*Concluded from page 15*)

its financial strength in spite of the severe conditions that have tested all institutions. It is natural that in the stress of the times, involving world as well as domestic problems, questions should be raised regarding the efficacy and suitability of the various industrial and business institutions as related to our social structure, together with proposals for changes in or substitutes for these various activities in the interests of the public welfare, but it is a notable fact that the institution of life insurance has in particular met the specific human needs which are made the object of many of the proposals for reform. The vast sums which have been distributed daily by the life insurance companies of the country have touched the lives of individuals in every community. No one can fully measure the benefits that have been derived from this steady stream of many millions of dollars widely distributed. Distress has been relieved, penury avoided, and every human daily need ministered unto.

Taxation

(*Concluded from page 20*)

ance, and rightly so. To this advantage should also be added the liberal exemptions allowed to such proceeds under state inheritance tax laws, as well as freedom from probate administration, thus eliminating delays, expenses and red tape. It is quite safe to say that anyone who contemplates leaving an estate at death would do well to avail themselves of this tax-saving plan.

While *gift tax laws* are enacted in order to raise revenue, nevertheless, they have another purpose, namely to curtail the making of large gifts of property during lifetime for the purpose of avoiding inheritance and estate taxes at death. Of course, it is impossible to estimate the tax-saving that might result in any particular case from transferring property during lifetime and paying a gift tax instead of waiting until death and paying estate and inheritance taxes. One or two general points should, however, be remembered. First, that a certain amount of property may be given away during lifetime entirely free from gift tax. Second, that gift tax rates are not as high as estate tax rates. Third, that if gifts are to be made during lifetime, life insurance policies have certain advantages over other forms of property.

It will, therefore, be seen that there are many tax advantages available to owners of life insurance estates and annuities, and with increasing taxation these benefits become more and more beneficial.

MISSISSIPPI

BAIRD

Baird, James C....over 60,000

BEE LAKE

Colhoun, R. C., Jr..... 51,000

BENTONIA

Puffer, W. T..... 100,000

BILOXI

Lopez, Lazard 106,000

BOYLE

Gaines, L. H. 50,000
Merritt, Dr. W. M.... 50,000

BROOKHAVEN

Becker, F. F. ....over 50,000
Morton, Sam..... 200,000

CLARKSDALE

Anderson, E. L..... 250,000
Bornman, E. F..... 50,000
Bornman, J. L..... 50,000
Bouldin, M. J..... 62,500
Boyle, N. C..... 53,000
Brewer, Ed. C..... 100,000
Fitzgerald, Gerald 125,000
Jenkins, L. B. P..... 65,000
Jenkins, J. T. 50,000
Johnson, G. 125,000
Johnson, J. H..... *120,000
Kline, M..... 200,000
Payne, R. L..... 50,000
Peacock, E. P. 100,000
Schmidt, William A... 65,000
Simmons, A. J..... 100,000
Wallis, J. O..... 100,000
* Includes business insurance.

CLEVELAND

Dekin, Robert M..... 87,000

COFFEEVILLE

Stone, Ike 52,000

COLUMBUS

Fite, Dr. Ped. L...over 50,000
Hazard, B. G..... 77,500
McGahey, T. A..... 52,500
Street, Joseph L..... 53,000

CORINTH

Adams, Wm. T..... 150,000
Hazzard, G. A..... 51,500
Ray, Hugh E..... 155,000
Rubel, Abe 75,000
Taylor, T. 106,000
Weaver, R. M..... 125,000
Wilson, W. B.....over 50,000

DICKERSON

Anderson, E. L..... 117,355
Anderson, J. S..... 500,000

DREW

Grittman, Fred 65,000
Manning, R. W. 55,000
Wade, R. T. 85,000
Walton, J. H. 50,000
Yearger, J. M. 125,000

DUBLIN

Lawier, J. W..... 75,000

FERNWOOD

Enochs, Philip 100,000

GLEN ALLEN

Mann, Paul A..... *176,000
*Includes business insurance.

GLENDORA

Sturdivant, M. P..... 135,000

Four Reasons for Life Insurance

I believe in Life Insurance because it enables a man to guarantee:

1. *A monthly income of a definite amount to his wife as long as she lives whether he lives or not.*
2. *The adequate support of his children, including their proper education and preparation for life.*
3. *The payments of all creditors in full and the protection of investments that are dependent upon the supervision of the owner.*
4. *That his own declining years will have the means of support, even though all his other investments may go awry.*

I believe in Life Insurance especially NOW since the disturbed economic conditions obtaining since 1929 disclose that there is no other way to absolutely guarantee these four sacred ambitions of man whether he be poor or rich.

SENNETT CONNER,
Governor of Mississippi.

GREENVILLE

Crawford, Jas. A..... 100,000
Farrish, H. P..... 60,000
Fisher, Henry K..... 75,000
Gomble, Hugh A..... 220,000
Hirsch, Herbert L..... 50,000
Kimble, R. V..... *180,000
Leavenworth, George.. 65,000
Payne, A. G..... 81,000
Percy, Hon. L....about 100,000
Percy, Wm. A..... 75,000
Shelton, Walter Lee... 80,000
Taylor, Edmund 90,000
Weinberg, Dave *60,000
Weinberg, Joe 50,000
White, E. A. 50,000
Wineman, Otto 80,000
Wineman, Robert L.... 80,000
* Includes business.

GREENWOOD

Dulweber, B. F. *150,000
Garrard, W. M..... 100,000
McBee, Dalton..... 100,000
Pillow, R. L..... 100,000
Wagner, Fred C..... 130,000

GRENADA

Bass, Edwin L..... 51,500
Honeycutt, H. L..... *130,000
Oliver, J. H..... 85,000
Perry, Sr., John Ben.. *120,000
Ransom, W. A. *100,000
Thomas, J. T.....over *300,000
*Includes business.

GULFPORT

Adams, Bidwell 50,000
Cox, Dr. R. C. 60,000
Eaton, B. E. 55,000
Hatten, Norman 50,000
Hatten, Wade 50,000
Osborne, F. V. 50,000
Owens, Nat 50,000
Rollins, H. M. 50,000
Smith, C. E. 58,000

HATTIESBURG

Boykin, F. H..... 50,000
Cameron, D. P..... *150,000
Dunn, R. W..... 50,000
Mathews, F. L..... *205,000
McLeod, R. B..... 50,000
Myers, E. T..... 50,000
Smith, L. A..... *135,000
Talley, J. R..... 50,000
Tatum, F. M..... 85,000
Tatum, W. O..... 65,000
Tatum, W. S..... 110,000
Walker, J. B..... *65,000
* Includes business.

HAZLEHURST

Alford, W. B..... 54,000
Henley, W. S. 50,000
Wilson, Hon. H. J..... 125,000

HOLLYKNOWE

Swain, Walter B..... †100,000
†Business insurance.

INVERNESS

Parker, Edwin F..... 65,000

JACKSON

Campbell, Boyd 180,000
Chambers, Paul 100,000
Covington, George W.. 420,000
Eager, P. H..... 75,000
Eager, P. H., Jr..... 60,000
Flowers, J. N..... 100,000
Gammill, Stuart 1,200,000
Green, C. T..... 70,000
Green, Garner..... 260,000
Green, R. H..... 370,000
Hand, Thos. E..... *115,000
Holman, Jud. M..... 85,000
Holman, William H.... 75,000
Jenkins, Frank 51,000
Kennington, R. E..... 400,000
Klumb, C. E..... 100,000
Lompton, Thad B..... 100,000
MacGowan, Clifford ... 55,000
McCarty, W. B..... *600,000
Marks, S. S..... 255,000
Merrill, I. W..... 100,000
Pate, W. T..... 150,000
Potters, Chalmers 70,000
Pullen, Jr., W. H..... 65,000
Saunders, J. W..... 52,000

ONLY SECURITY THAT HELD

Cincinnati, Ohio

Editor, The Spectator:

Have always been a great believer in life insurance. During recent depression, life insurance was only security that held up. Wish all my investments had been in life insurance. ($2,100,000.)

C. F. WILLIAMS,
President, Western & Southern Life Insurance Co.

Seale, W. D..... 135,000
Snow, Charles B..... 60,000
Sours, W. B..... 70,000
Taylor, B. B..... 55,000
Watkins, H. V..... 230,000
Whitten, Jr., S. R..... 135,000
*Includes business insurance.

LELAND

Breisch, Geo. 50,000
Levy, Theodore 50,000
Paepcke, Elizabeth ... 170,000
Turner, Franklin P.... 150,000
Wood, Edward A..... 100,000

LUCEDALE

Dorsett, Dr. J. A..... 50,000
Luce, Gregory M..... 50,000

LULA

Gaines, H. T..... 50,000
Hamblett, Kate B..... 50,000
Hamblett, T. E..... 50,000
Moore, Miss Rosa..... 50,000
Wilsford, T. G..... 50,000

LYON

Mullens, Edwin J..... 135,000

McCOMB

Kramer, X. A..... 205,000

MERIDIAN

Arkey, Herbert 50,000
Cooper, A. H..... 102,000
Covington, A. M..... 60,000
Rothenberg, L. 50,000

NATCHEZ

Day, Fred W. B..... 75,000

NEW ALBANY

Hall, D. H..... 50,000
Hall, J. F..... 50,000
Stephens, E. J..... 50,000

PHILADELPHIA

De Weese, A. B..... 50,000

PICAYUNE

Crosby, L. O..... 800,000
Stevens, E. H..... 83,000

PONTOTOC

Girham, Dr. John F.... 52,500

POPLARVILLE

Newton, R. M..... *50,000
*Includes business insurance.

RAYMOND

Gaddis, J. L., Jr..about 150,000

SHARKEY

James, T. G..... 149,000

TUNICA

Dacus, A. P..... 87,000

TUTWILER

Bruister, Hiram L..... 51,000

VICKSBURG

Blanks, H. B..... 100,000
Cowan, J. B..... 50,000
Cowan, P. A..... 115,000
Craig, W. L..... 75,000
Rice, H. E..... 70,000
Robins, N. Vick..... 53,500

YAZOO CITY

Barbour, J. T..... 100,000
Eldridge, John W..... 55,000

BUSINESS INSURANCE

CLARKSDALE

Johnson, J. H..... 20,000

CORINTH

Ray, Hugh E..... 10,000
Weaver Mfg. Co..... 100,000

GLEN ALLEN

Winter-Mann Cotton Co.:
Mann, Paul A..... 25,000

GREENVILLE

Kemble, R. V..... 50,000
Wineman, Otto 50,000
Wineman, Robert 50,000

GREENWOOD

Henderson Baird Co... 100,000

HATTIESBURG

Merchants Company:
Cameron, D. P., Pres. 50,000
Walker, J. B., Sec.-Tr. 25,000
Total 75,000

JACKSON

Jitney Jungle, Inc.:
McCarty, Wm. B., Pres. 500,000

POPLARVILLE

Newton, J. B., & Son, Rosin and Turpentine Producers:
Newton, R. M. 25,000

MISSOURI

CAPE GIRARDEAU

Gerhardt, J. W..... 100,000
Groves, Fred A..... 100,000
Hecht, Louis 90,000
Himmelberger, Harry.. 75,000
Himmelberger, J. H... 225,000
Hope, Dr. Daniel H.. 70,000
Lamkin, Bob 52,000
Rapp, Dr. J. A..... 50,000
Shelby, Dr. M. H..... 106,000
Williams, Dr. Paul.... 50,000

CARROLLTON

Austin, Dr. C. S..... 150,000

CHARLESTON

Simpson, H. G..... 80,000

EAST PRAIRIE

Falkoff, Israel J..... 55,000
Falkoff, Simon 65,000

ELDON

Harvey, R. S..... 50,000

EXCELSIOR SPRINGS

Polk, Dr. David L..... 50,000
Snapp, Mrs. Ossie O... 75,000

HANNIBAL

Bloom, Mervin..... 80,000
Clayton, R. M..... *100,000
Goldstein, Morris..... 50,000
Huegel, L. J..... 80,000
Jenkins, H. E..... 150,000
Mahan, D. D..... 75,000
Menzel, Chris..... 62,500
Nerlick, W. B..... 50,000
Quirk, Louis H..... 105,000
Rendlen, Chas. E..... 50,000
Schlanger, Jacob..... 60,000
Williams, Albert..... 50,000
Zimmerman, Elmer.... 50,000
*Includes business.

INDEPENDENCE

Allis, Barney 250,000
Ott, Albert M..... 55,000

JEFFERSON CITY

Aldridge, M. R.	50,000
Arnhold, Hugo	50,000
Botz, Otto C.	150,000
Carson, Charles C.	125,000
Cook, Howard	100,000
Decker, Ernest W.	100,000
Enloe, Cortez	100,000
Huegel, Mrs. Mary	60,000
Lohman, Ira H.	50,000
Lohman, Louis	50,000
Meyerhardt, Max	50,000
Moerschel, Ernst	60,000
Oberman, D. M.	300,000
Oberman, Theo. R.	175,000
Reed, Joseph	50,000
Sommerer, John	50,000
Stephens, Hugh	125,000
Summers, Jos. H.	50,000
Thomas, Cecil W.	100,000
Tweedie, Charles	150,000
Wymore, Frank	100,000

JOPLIN

Freeman, John W.	150,000
Holmes, Col. Jno. K.	65,000
Martin, Eugene A.	50,000

KANSAS CITY

Aaron, Edward	100,000
Adams, A. F. ....over	2,000,000
Allen, W. L.	500,000
Aschman, Dr. T. H. ....over	50,000
Badger, Clyde	50,000
Bartlett, Paul	65,300
Barton, Geo. A.	50,000
Barton, K. L.	200,000
Bell, Eugene T.	75,000
Bell, Harold	50,000
Berger, Dr. Harry C.	50,000
Berkowitz, Edgar L.	50,000
Berkson, Sol	50,000
Bird, A. S. ....over	600,000
Borders, Melville W. ....over	100,000
Boone, Daniel	*125,000
Bowman, William C.	137,000
Bradley, James T.	50,000
Breon, George A.	187,000
Bruening, J. A. ....over	700,000
Bunting, Geo. H.	50,000
Butterworth, A. C.	65,000
Carpenter, Jas. A. over	100,000
Chandler, James E.	172,500
Christopher, Stanley	50,000
Coerver, Henry J.	285,000
Coldren, Stevens A.	205,000
Connell, Dr. Evan S.	50,000
Cowden, Geo. R.	50,000
Currier, George H.	120,000
Daily, Herley S. ..over	50,000
Dauderman, L. J. .over	50,000
Davies, Oscar G.	75,000
Davidson, J. K.	78,000
Davis, Daniel A. ..over	50,000
Dean, Frank J.	50,000
Deichmann, F. A.	300,000
Diamont, Abe	63,000
Diamont, Sam...about	50,000
Dodson, Ralph	100,000
Dooling, R. J.	50,000
Duboc, Ray B.	185,000
Dukes, Henry B.	60,000
Durham, L. E.	160,000
Edwards, Roy A. ..over	50,000
Embry, A. M. ....over	125,000
Fisher, Harry E.	50,000
Foltz, J. S.	50,000
Forster, Mrs. C. L.	100,000
Foster, B. B.	285,000
Gary, Hunter L.	*1,793,000
Gary, Theodore	240,000
Gillpatrick, Harry H. ....over	50,000
Goar, Joseph E.	70,000
Goldberg, Sol	125,000
Goldberger, Max	150,000
Goodman, Barney	450,000
Graham, Guy G.	100,000
Grant, W. T.	*275,000
Gray, Ralph	350,000
Graybill, Thos. R.	65,000
Greenlease, R. C. about	400,000
Guild, John M.	52,000
Hart, Benjamin	112,000
Harsfield, Siegmund ....over	650,000
Heilbrun, Samuel	50,000
Henderson, Wm. B.	50,500
Hertzler, Arthur E.	198,000
Hodgson, Harry H.	75,000
Holmes, Conway F.	60,000
Holmes, Walton H.	60,000
Horn, E. G. ....over	50,000
Hughes, Marshall	100,000
Humphrey, Warren ....over	140,000
Huttig, Frederick	†50,000
Huttig, William	†50,000
Jones, C. L.	185,000
Jones, C. O.	810,000
Jones, Herbert V.	190,000
Josephson, Archie	250,000
Katz, I. ....over	250,000
Katz, M. ....over	250,000
Keith, Chas. S.	105,700
Kemper, R. Crosby	100,000
Kemper, W. T.	155,000
Kupler, Louis	110,000
Lawrence, Jack	52,000
Lee, O. D. ....over	50,000
Lehman, Wm.	110,000
Logan, Jr., F. P.	50,000
Logan, III, John	65,000
Long, Robert A. .*over	600,000
Lucas, W. C. ....over	150,000
Lynn, Jas. J. ....over	400,000
Lyons, Julius. ....over	50,000
Mace, Jesse H. ....over	50,000
Maitland, G. F.	65,000
Marcell, L. L.	*850,000
Martin, D. T.	60,000
Matlaw, Julius	56,000
Maurer, A. J.	75,000
McAway, L. Carl	59,000
McCollum, F. E.	50,000
Meinrath, Joseph	60,000
Merkle, E. J.	50,000
Miller, Arthur	50,000
Miller, Jr., J. Z.	252,000
Minkin, Phil	100,000
Mitchell, Budford G.	50,000
Mitchell, Chas. E.	50,000
Moore, Mrs. L. R.	50,000
Morton, D. T.	60,000
Moser, Daniel W.	300,000
Moss, Frank J.	100,000
Nafzinger, Le Roy.over	*250,000
Nichols, Jesse C.	800,000
Nicholson, Geo. E.	1,500,000
Nolan, Nicholas	90,000
Packwood, Walter J.	122,000
Parks, J. S.	55,000
Patterson, John O.	61,000
Peet, A. W.	115,000
Peppard, J. L.	50,000
Perry, J. W.	250,000
Phillips, Frank	500,000
Prentice, H. L.	115,000
Quinn, Mat	60,000
Quinn, Samuel	50,000
Rhodes, John F. ...over	50,000
Ricker, Geo. E.	100,000
Robinson, Dr. Ernest F. ....over	100,000
Rothenberg, Alex	100,000
Salsberry, Charles E.	75,000
Schoenberg, A. ...over	200,000
Scherrer, Wm. W.	250,000
Schmelzer, H. J.	200,000
Schmerer, Gustave	100,000
Seese, Paul M.	80,000
Sexton, E.	150,000
Shelden, Dr. F. E.	75,000
Shelden, Dr. Homer M.	70,000
Shutz, Byron T. ...over	50,000
Smith, Bryce B. ..over	100,000
Smith, Dick	52,000
Smith, Edward	50,000
Smith, Granville M.	50,000
Smith, Linwood	100,000
Smith, Marie S.	1,113,000
Soden, John W.	100,000
Sonken, Herman	*175,000
Spencer, Byron	50,000
Stephan, Carl	100,000
Stephenson, Clay W.	75,000
Stephenson, L. A. .over	200,000
Stern, Morris	50,000
Stonebraker, H. M.	60,000
Sutherlin, J. R.	100,000
Sweel, Cyrus B.	103,000
Sweet, N. L.	80,000
Swinney, E. F.	100,000
Swofford, Brette L.	55,000
Swofford, J. J.	285,000
Swofford, W. B.	100,000
Syman, E. O. ....over	50,000
Talley, Miss Marion	500,000
Taylor, Harry N.	160,000
Terrell, Frank H. .over	50,000
Thompson, Chas. T.	*115,000
Travis, D. R.	96,000
Treadway, Howard ....over	50,000
Trimble, E. G.	1,005,000
Vest, Geo. D.	50,000
Virden, Dr. Charles	65,000
Vogel, Louis	60,000
Volker, William	235,000
Walsh, Frank	50,000
Warkentine, Carl	50,000
Whitaker, Jack ...over	250,000
Whitehead, C. H.	100,000
Winter, Geo. F.	100,000
Winter, R. L.	65,000
Winters, Ernest C.	500,000
Wolff, Dr. I. J.	52,000
Wolf, Herbert ....over	500,000
Wolferman, Fred'k	600,000
Wood, Robert P.	50,000

*Includes business insurance.
†Business insurance.

KENNETT

Hemphill, J. A.	70,000
Jones, Irl	52,000
Jones, L. R.	67,000

MACON

Hess, Paul	80,000

MOBERLY

Berger, Joseph, Jr.	75,000
Bowers, W. S.	50,000
Joyce, M. V.	50,000
Perry, George O.	50,000
Stamper, Howard	50,000

REPUBLIC

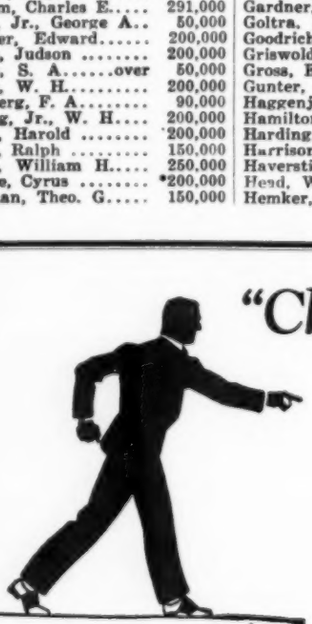
Beal, Dr. E. L., M. D.	50,000

ST. JOSEPH

August, Al. J.	225,000
Bartlett, Albert L.	52,000
Bartlett, Wm. M.	50,000
Block, Harry ....about	50,000
Block, N. ....about	50,000
Boder, Bartlett	82,500
Broaddus, J. W.	110,000
Forgrave, Dr. L. Paul.	85,000
Garlichs, Fred A. H.	90,000
Geiger, Dr. Charles	80,000
Goetz, William L.	100,000
Grant, L. R.	170,000
Harroun, W. H.	60,000
Hartigan, Dr. F. X.over	100,000
Hillyard, Walter	90,000
Kennedy, W. J.	50,000
Miller, Don	100,000
Sheridan, Phil	72,000
Spratt, E. C.	60,000
Thompson, Dr. Gregg ....over	100,000
Tootle, John ....about	50,000
Tootle, Jr., Milton	200,000
Vineyard, Geo. H.	50,000
Westheimer, E. ..about	50,000
Wyeth, John	75,000

ST. LOUIS

Altheimer, Eugene	330,000
Anheuser-Busch, Inc. over	†1,000,000
Asckenasy, Jacob	85,000
Babler, J. L.	50,000
Bakewell, Edward L.	500,000
Bakewell, Paul	100,000
Barklage, Walter F.	50,000
Barnes, George	50,000
Bartlett, Dr. Willard	100,000
Barton, Eugene O.	123,000
Bascom, Charles E.	291,000
Bayle, Jr., George A.	50,000
Beecher, Edward	200,000
Bemis, Judson	200,000
Bemis, S. A. ....over	50,000
Bemis, W. H.	200,000
Bensberg, F. A.	90,000
Bitting, Jr., W. H.	200,000
Bixby, Harold	200,000
Bixby, Ralph	150,000
Bixby, William H.	250,000
Blanke, Cyrus	*200,000
Bowman, Theo. G.	150,000
Bradshaw, Preston	250,000
Bradshaw, Robert S.	150,000
Bridge, George Livingston	200,000
Bridge, Lawrence D.	200,000
Brinkman, Benjamin	150,000
Bucker, Edward	200,000
Buder, Jr., G. A.	200,000
Caifee, J. S.	200,000
Carpenter, Geo. A.	130,000
Caradine, J. F.	100,000
Burgess, Chas. T.	50,000
Burkham, Mrs. E. G.	3,000,000
Busch, August A.	85,000
Bush, John A.	200,000
Carpenter, Laura F.	50,000
Carter, I. Ray	300,000
Caspari, Dr. Charles E.	100,000
Caulk, Dr. John Q.	375,000
Cave, Edward P.	200,000
Cheney, F. M.	75,000
Chrisler, William P.	145,500
Clark, R. Vernon	250,000
Clifford, O. M.	76,000
Coleman, Frank B.	60,000
Collins, Martin J.	200,000
Crossen, Dr. Harry S.	85,000
Culver, B. B.	500,000
Culver, B. H.	150,000
Curran, Jr., Con P.	150,000
Danforth, Wm. H.	1,000,000
Darragh, Nelson R.	250,000
Davis, J. Lionberger	400,000
Dean, E. A.	110,000
Desloge, Firmin V.	900,000
Desloge, Jr., Firmin	50,000
Drosten, Wm. G.	225,000
Eagleton, Mark D.	250,000
Edwards, Benj. F. .over	175,000
Einstein, Robert	100,000
Emert, Fred C.	150,000
Fathman, Albert R.	100,000
Faust, Mrs. E. A.	400,000
Fennell, Cecil G.	50,000
Feuerbacher, Max W.	100,000
Fielder, C. H.	200,000
Fischer, Chester O.	203,270
Fleishel, J. Travis	110,000
Flint, Justin T.	50,000
Flournoy, David M.	†250,000
Fordyce, Wm. C.	150,000
Foristel, Edwin W.	600,000
Fouke, P. B.	*577,000
Fox, Charles B.	200,000
Friedman, N. ....about	50,000
Garavelli, Joseph	250,000
Gardner, Col. F. B.	100,000
Gardner, Fred'k W.	150,000
Gardner, Russell E.	125,000
Gardner, Wm. A.	50,000
Goltra, E. T.	100,000
Goodrich, F. A.	252,000
Griswold, S. R.	50,000
Gross, E. L.	100,000
Gunter, Felix	250,000
Haggenjos, Frank	65,000
Hamilton, Jr., C. D. P.	100,000
Harding, R.	100,000
Harrison, J. W.	100,000
Haverstick, Edward E.	85,000
Head, Walter W. .over	1,000,000
Hemker, Ferdinand W.	150,000
Hempelmann, Dr. T. C.	50,000
Hempelmann, Dr. L. H.	75,000
Henderson, John	100,000
Hobart, B. F.	175,000
Hodgman, G. F.	50,000
Holderness, M. E.	100,000
Holbrook, Walter J.	105,000
Holmes, John H.	125,000
Hosch, G. Carlton	150,000
Houser, Douglas B.	250,000
Husch, Herman	200,000
Johnson, Andrew W.	300,000
Johnson, C. D.	200,000
Jones, Hugh McK.	150,000
Jourdan, Morton	103,000
Kelley, John J. ..about	50,000
Keys, Dr. Edgar H.	50,000
Klinefelter, Dr. M. L.	100,000
Koken, E. C. F.	75,000
Koken, Walter F.	250,000
Koken, Wm. T.	100,000
Krause, Chas. H.	*150,000
Krause, E. J.	*180,000
Krausnick, E. Carl	60,000
Krenning, H. B.	50,000
Lambert, Marion L. J.	600,000
Lammert, Martin	*505,000
Lammert, III, Martin.	*275,000
Lammert, Warren B.	*100,000
Lane, Charles E.	110,000
Langenberg, Harry H.	200,000
Langenberg, R. T. about	50,000
Lee, Archie L.	70,000
Lee, Frank M.	99,000
Lesser, Harry	500,000
Levy, Richard H.	75,000
Lonsdale, J. G.	250,000
Ludington, E. K.	700,000
Lund, Robert	100,000
Markham, Geo. D.	193,000
Martin, Truman M.	50,000
Mathes, Charles	105,000
Maxwell, Harold	100,000
May, Morton	600,000
McKittrick, H. ..about	50,000
Meinhardt, Dr. Victor J.	75,000
Meyer, Carl F.	150,000
Meyer, E. R.	240,000
Mitchell, Samuel A.	300,000
Moreno, Theodore	75,000
Morton, Spencer W.	100,000
Morton, Stratford Lee	200,000
Morris, C. C., M.D.	100,000
Moser, Byron C.	50,000
Moulton, Wm. H.	150,000
Moskovitz, Nathan	50,000
Mullally, John	100,000
Neiman, G. W.	50,000
Neidringhaus, Chas.	50,000
Niedringhaus, Dr. R. E.	100,000
Nulsen, John C.	125,000
Oberwinder, J. F.	150,000
Oench, Wm.	75,000
Orthwein, Percy J.	200,000
Orthwein, W. J.	70,750
Outten, Burnett	110,000
Pangman, C. C.	150,000
Paterson, Ward W.	50,000
Pedigo, J. F.	*425,000
Peters, Edgar F.	300,000
Peters, Raymond	200,000



Write Agency Dept. for your copy of Field Features. Desirable territory available in Mo., Ark., Okla., Nebr., Utah, Wyo., Fla., Calif. and Texas.

"Check These Points"

$10 a month disability

1 day to 65 years, age coverage; men, women and children

participating and non-participating—non-medical under $3000

standard and sub-standard

policies registered with State Insurance Department

3 Year Term, participating, renewable, $10.97 at age 30

children's insurance

salary allotment

optional retirement income

double indemnity

surgical benefit

$100 check, part of every policy, negotiable at death

Central States Life Insurance Company

SAINT LOUIS

GEORGE GRAHAM, Pres.

TODAY AND TOM

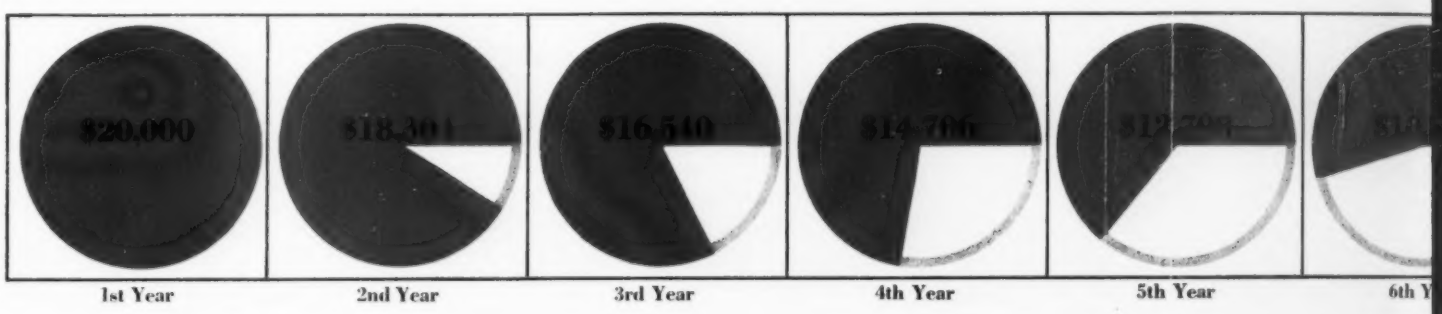
The Plan That Protects Your Dependents Today Will Prov

★

John Brown, a man past 60, is ready to retire. He
all his life and managed to accumulate the sum
$200 a month is not an extravagant income. Yet, i
use principal and interest, his capital would disappear

DISSIPATION OF CAPITAL

John Brown starts with $20,000. At the beginning of the first year he deducts $2,400 for current expenses and invests the balance of $17,600 at 4%. At the beginning of the second year he will have $18,304. This process is repeated each year. At the beginning of the tenth year John Brown will have $2,050 left.



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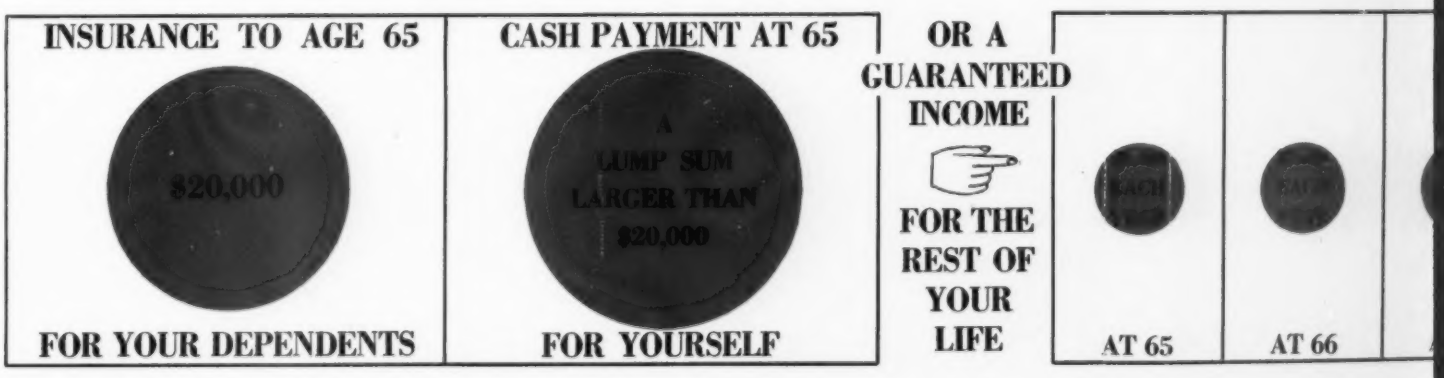
THE INCOME POLICY

John Smith purchased a Retirement Income Policy of $20,000 and paid for it in small installments during his productive years. If death should occur before the age of 65, John Smith's family will receive at least $20,000. At age 65 all premiums stop and John Smith can cash in his policy for a lump sum larger than $20,000, or, in lieu of a cash settlement, he can retire on $200 a month; and this guaranteed income will be paid for life.



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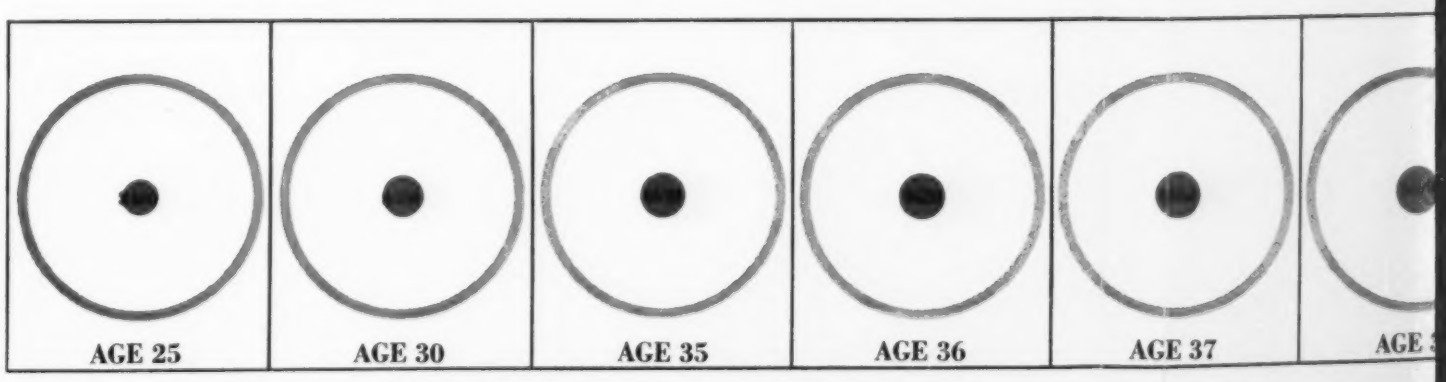
THE COST

It is truly amazing how little this protection costs. The average annual premium over a period of years is indicated by the small circular area. Premiums are shown for different ages. The outside circumference indicates the size of the policy—$20,000.



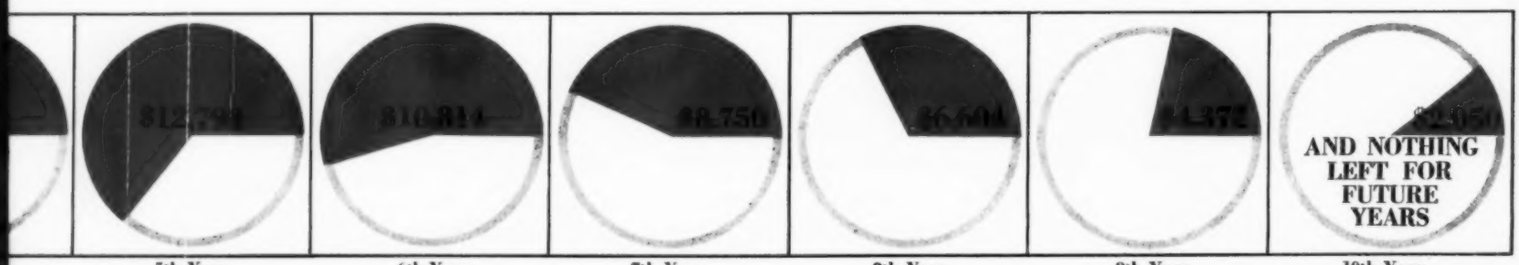
Calculated and prepared by David A. Lunden-Moore, 1934. Fully copyrighted.

D TOMORROW

Today Will Provide for Your Retirement Tomorrow

★

past 60, is ready to retire. He has worked
aged to accumulate the sum of $20,000.
an extravagant income. Yet, if he should
rest, his capital would disappear in 10 years.



5th Year | 6th Year | 7th Year | 8th Year | 9th Year | 10th Year

A
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ME
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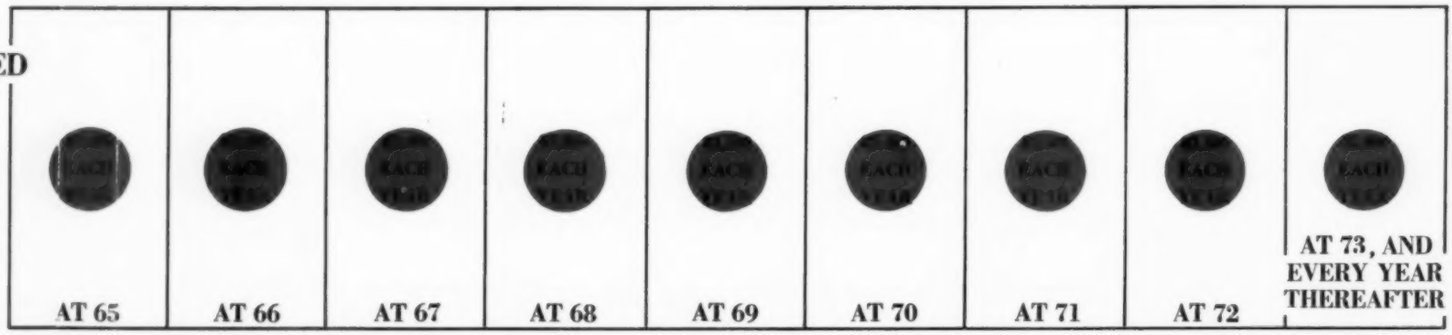
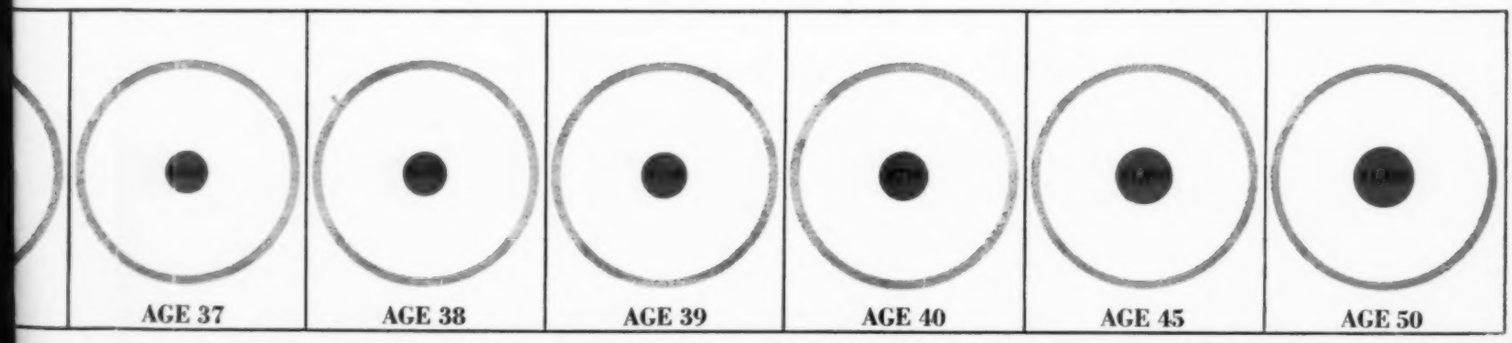


AT 65 | AT 66 | AT 67 | AT 68 | AT 69 | AT 70 | AT 71 | AT 72



AGE 37 | AGE 38 | AGE 39 | AGE 40 | AGE 45 | AGE 50

Published by The Spectator Company, 56th & Chestnut Sts., Philadelphia, Pa.

TODAY *and* TOMORROW

The years beyond sixty should be the happiest period in a man's life. The man who retires from the daily grind of business is entitled to enjoy the well-earned fruits of rest and relaxation that bring comfort and pleasure in declining years.

•

If during productive years one is mindful of the future, the age of retirement is like a beautiful sunset and inaugurates a period of happiness and contentment. But the man who merely outlives his earning power at sixty or sixty-five and depends upon others for support, will face the future with despair and humiliation.

•

The Instinct of self-preservation is preeminent in human life. Yet many hesitate *today* to provide for *tomorrow*, although the future never takes care of itself; statistical data prove beyond a shadow of a doubt that *seventy out of every hundred* men and women in the United States who reach the age of fifty-five are unable to support themselves.

•

And to think that it is so simple, after all, to assure security in old age. This can be accomplished by means of a Retirement Income Policy which requires but small savings during our productive years; a plan that protects our dependents with regular life insurance before the age of retirement and provides for ourselves a guaranteed income for life in later years.

•

There is an old saying about insurance. "The institution of life insurance is a marvelous structure: mathematics laid the foundation and character built the roof"—which goes to prove that

A Retirement Life Policy
is the Soundest and Safest
Investment in the World

TRY THIS ON YOUR PROSPECTS

SECTION ONE of the chart is an ideal introduction to a conversation on life insurance.

Ask your prospect, "If you had $20,000, and decided to live on $200 a month and invest the remainder at 4%, how long would your funds last?"

Thirty men were asked this question. Not one of them suggested less than fifteen years. The rapid dissipation of this capital, so well illustrated in the chart, is very arresting.

SECTION TWO gives a ready appreciation of the protection and investment features, while SECTION THREE provides a clear picture of the relation between cost and protection.

All the figures and areas in the chart are given with absolute precision, which fact makes it easy for the underwriter to divide or multiply the data. For instance, if your prospect wishes to consider a $10,000 policy, the amounts shown in the chart may be halved, and the proportions will remain the same throughout at half the amounts shown.

The great sales value of this chart, like the others in the Lunden-Moore Series, has been proved by the author, a large personal producer. The three Lunden-Moore Charts already published are in use by thousands upon thousands of underwriters in hundreds of cities in the United States and Canada. These underwriters represent practically every company writing life insurance.

The Spectator Company will be glad to quote prices on quantity orders of this chart TODAY AND TOMORROW; and on quantity orders involving 5,000 or more copies, we will be very glad to quote on special issues illustrating Retirement Income at 55 or 60, and Endowment at Age 65, using the figures of the inquiring company in cash accumulation and premium cost.

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*Includes business insurance.
†Business insurance.

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McGregor, John.....	62,000
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Meyer, H. J.....	135,000
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Schwab, Max	50,000
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Simmons, Julian	100,000
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Ever since reaching man's estate I have been a firm believer and investor in life insurance. There is no better method of making provision for one's dependents, nor is there anything that will give a man such a feeling of security and contentment as to the future well-being of his loved ones in the event of his passing away. My advice to the young man is to make a sacrifice if necessary in order to take on this form of protection. I cannot imagine any valid argument against life insurance, and there are many reasons why it appeals to the person who takes serious thought for the morrow on behalf of those who must depend on him for the comforts if not the luxuries of life.

F. H. COONEY,
Governor of Montana.

Turner, L. H.....	50,000
Walters, Mathew	50,000
Woodruff, J. T.....	75,000

BUSINESS INSURANCE

CAPE GIRARDEAU

Harrison Securites Co.	75,000
Himmelberger-Harrison Lumber Co.	150,000
Southeast Missourian, Daily Newspaper ...	60,000

JOPLIN

Martin Machinery Co.:	
Martin, E. A.....	10,000
Martin, V. G.....	10,000
Total	20,000
News Herald Pub. Co.:	
Burton, P. E.....	30,000

KANSAS CITY

Badger Lumber Co.:	
Seibel, Louis L.....	125,000
Business Men's Assurance Co.:	
Grant, W. T., Pres...	150,000
Hogue, A. W., V.-Pres.	25,000
Torrance, J. W., V.-Pres.	25,000
Graham, L. L., Ch. Adj.	10,000
Total	210,000
Central Surety & Insur. Corp.:	
Hudson, Dennis	100,000
Holloway, J. J., Insurance Manager	52,000
Huttig Mills:	
Huttig, Fred	50,000
Huttig, William	50,000
Total	100,000
Jenkins, J. W., Sons, Music Co.:	
Jenkins, J. W.....	150,000
Long-Bell Lumber Co.:	
Long, R. A.....	240,000
Phillips Petroleum Co., Oils, Petroleum:	
Phillips, Frank	500,000
Ross Mfg. Co., Plumbing Supplies:	
Buckles, Edgar C.....	25,000
Ross, John H.....	200,000
Total	225,000
Schulz Bakery Co.:	
Nafziger, LeRoy, Pres.	100,000
Sonken-Galambra Corp.:	
Sonken, Herman	125,000
Thompson, Mums Robins Chem. Co.:	
Hayward, G. M.....	15,000
Robins, G. S.....	30,000
Thompson, Chas. T...	55,000
Total	100,000
White Eagle Oil & Refining Co.:	
Marcell, Louis L.....	600,000

ST. LOUIS

The Alligator Co.:	
Flournoy, David M....	250,000
Anheuser-Busch, Inc.	over 1,000,000
Baker Furniture Company:	
Baker, Jr., J. R.....	20,000
Baker Ice Machine Co., Inc.:	
Baker, J. L.....	75,000
Blanke, C. F., Tea & Coffee Co.:	
Blanke, Cyrus F.....	100,000
Bradbury Marble Co...	150,000
Broderick & Bascom Rope Co.	200,000
Coca-Cola Bottling Co. of St. Louis.....	100,000
Copper Clad Malleable Range Co.:	
Scruggs, Lloyd	100,000
Cornwall Real Estate Company:	
Cornwall, F. J.....	20,000
Davis Realty Dev. Co..	135,000
Ely-Walker Dry Goods Co.	500,000
Erker Bros. Optical Company:	
Erker, Adolph.....	10,000
Fry-Fulton Lumber Co.	50,000
Funsten Bros. & Co., International Fur Exchange:	
Fouke, P. B.....	200,000
Kennard, J., & Sons Carpet Co.	100,000
Krause Investment Co., Investments:	
Krause, Chas. H.....	115,000
Krause, E. J.....	120,000
Total	235,000
Lammert Furniture Co.:	
Lammert, Martin, Pres.	250,000
Lammert, III, Martin	200,000
Lammert, Warren B..	50,000
Total	500,000
Lane Bryan Co., Inc.:	
Lane, John A.....	355,000
Christopher, W. I.....	35,000
Total	390,000
Langenberg Hat Co., Merchants:	
Langenberg, Ray T...	50,000
Marvin Planing Mill Co.:	
Marvin, H. C., Treas.	20,000
Marvin, Ira, Sec.....	20,000
Marvin, R. E., Pres..	20,000
Total	60,000
Metropolitan Drug Co..	75,000
National Bedding Co.:	
Moskovitz, Nathan...	10,000
National Hygienic Floor Co.:	
Rose, Leon C.....	10,000
Pedigo Lake Shoe Co..	
Pedigo, J. F.....	225,000
Peet Bros. Mfg. Co., Soap and Glycerine:	
Peet, A. W.....	100,000
Sayman, T. M., Products Co.	100,000
Schnermann Building & Realty Co.:	
Schnermann, Arthur .	20,000
Schnermann, Fred'k..	20,000
Schnermann, John....	20,000
Schnermann, Lee.....	20,000
Schnermann, Norman.	20,000
Total	100,000
Southern Malleable Iron Co.	100,000
Wohl, Shoe Company:	
Wohl, David P.....	300,000

MONTANA

BIG SANDY

McNamara, C. J.	50,000

BILLINGS

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Connolly, W. B.	50,000
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Rea, Jr., Wm.	100,000
Snyder, Harry A.....	200,000

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Kelley, Con .....over	100,000
Kneivel, A. J.	87,500
Largey, E. C.	100,000
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Mayo, E. L.	50,000
McGinness, John	50,000
Wethey, A. H.	50,000

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Pauley, Peter	101,000

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Nobles, Robert B.	60,000
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Strain, W. R.	150,000

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Ward, Arthur	50,000

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Boorman, J. B.	80,000
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Fligman, Fred, Pres..	100,000
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Singer, Aaron, Treas..	70,000
Hagan, W. Arthur, Sec'y	60,500
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Lee, Rufus E.....	500,000
Lied, E. M.	150,000
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Louis, Karl N.	50,000
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Martin, F. S.	100,000
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Milliken Harvey E. ...	60,000
Moore, Dr. Clyde	*75,000
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O'Brien, T. J.	50,000
Owen, Dr. F. S.	59,500
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Pickard, E. H.	50,000
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Plumer, Samuel H.	50,000
Ramsey, H. B.	65,000
Rasmussen, George	†50,000
Rushton, A. L.....	178,000
Storz, Robert H.....	75,000

*Includes business.
†Business insurance.

VERDIGRE

Chalupink, J. J.....	*80,000

*Includes business.

YORK

Bell, Dr. J. S.....over	50,000
Liggett, Wilbur G.....	50,000
Middlebrook, F. C..over	50,000
Newman, R. R. ..over	50,000
Stewart, R. G.....over	50,000

BUSINESS INSURANCE

BEATRICE

Dempster Mill Mfg. Co., Mfrs. Water Supplies, Gasoline Engines and Farm Implements:

Dempster, C. B.....	100,000

I believe in the principle of life insurance as a measure of financial protection and as an incentive to thrift.

Very truly yours,
JOHN G. WINANT,
Governor of New Hampshire.

GRAND ISLAND

Brown Fruit Co.:

Brown, Ed. L.....	25,000

LINCOLN

Gooch Milling and Elevator Co.:

Gooch, H. E.....	50,000

Lord Auto Co., Automobiles:

Lord, Chas. A.....	50,000

Swift Lumber & Fuel Co.:

Swift, S. S.....	25,000

United Paint Mfg. Co.:

Van Sickle, Wilton...	25,000

OMAHA

Allied Contractors, Inc.:

Towle, John W.....	55,000

Atlas Lumber Company:

Rasmussen, George ..	50,000

Baker Ice Machine Co. Inc., Mfrs. Ice Machines:

Baker, Joseph L.....	100,000

Brandeis, J. L., & Son, Dept. Store:

Brandeis, George	1,640,000

Calbro-Magnowave, Inc.:

Caldwell, W. R., Pres.	100,000

Dresher Brothers:

Dresher, A. V.....	50,000
Dresher, Chas.	25,000
Dresher, Denton	40,000
Dresher, Sam	50,000
Total	165,000

Gordon Fireproof Warehouse and Van Co.:

Gordon, Wm. A.....	50,000
Koller, W. W.....	25,000
Total	75,000

K. B. Printing Co., Printers, etc.:

Redfield, J. B., Pres..	100,000
Millekin, H., Sec.....	50,000
Total	150,000

Nebraska - Iowa Grain Co.:

Wright, Joel H., Pres.	50,000

Omaha Flour Mills Co., Flour Milling:

Abbott, Chauncey ...	250,000
Coad, W. J.....	100,000
Total	350,000

Omaha Steel Works:

Towle, Jno. W.....	75,000

Payne Investment Co., Invest Bankers:

Payne, G. H. Pres...	150,000
Payne, R. F., V.-P...	10,000
Volgamot, R. A., V.-P.	10,000
Martin, M. T., Sec...	10,000
Total	180,000

Western Newspaper Union & Western Paper Company:

Fish, H. H.....	500,000

Wolf, H. A., Co., Real Estate Investments:

Wolf, H. A.....	330,000

Wright and Wilhelmy Hdw. Co.:

Jennings, Glenn E....	100,000

VERDIGRE

Norfolk Creamery Co.:

Chalupink, J. J.....	60,000
Other members	22,000
Total	82,000

NEVADA

FALLON

Berney, E. S.....	65,000
Douglass, R. E. Lee....	80,000
Kent, I. H.....	50,000

GOLDFIELD

Cook, I. H.....	50,000

RENO

Smith, Jesse E.....	115,000

NEW HAMPSHIRE

CONCORD

Dunsford, Sam.....	75,000
Emmons, Gardner B. about	50,000
Emmons, Harry G.....	100,000
Graves, Robt. J.	75,000
Hodgman, Burns P. ..	139,000
Hall Bros. (Ford Dealers) .....each	100,000
Jackman, Chas. L....	*172,000
Shapiro, Harry.....	300,000
Winant, John G.....	150,000
Woodworth, E. R.....	50,000

* Includes business insurance.

CONWAY

Kennett, Frank E.about	50,000

DERRY

Pillsbury, R. W.....	171,000

DOVER

Bennett, Dr. R. J.....	100,000
McManus, Patrick H...	*93,000
Newton, H. Arthur....	60,000

* Includes business insurance.

ENFIELD

West, Walter D.....	50,000

KEENE

Mason, Wallace L.....	100,000

LACONIA

McIntyne, Thos. J.....	146,000
St. Clair, Chas. G.....	*66,000

* Includes business insurance.

LEBANON

Jacobs, Rowland B....	*175,000

* Includes business insurance.

LITTLETON

Abbott, K. P.....	100,000
Dolton, Howard V.....	100,000
Hill, A. F.....	50,000
Peabody, Roland.....	60,000

MANCHESTER

Allen, Chris A. ..over	175,000
Devine, Maj. M. T..over	50,000
Emerson, Frank H....	50,000
Flack, Hugh W.....	100,000
Wellman, Jas. A.....	110,000

MILFORD

Peavey, G. Fred.....	100,000

NASHUA

Carter, Winthrop L...	*358,000
Chagnon, Emile A.....	60,000
Gregg, Harry A.....	50,000
Labombarde, Harold..	50,000
Labombarde, William..	50,000
Labombarde, Winifred.	50,000
McQuesten, Dr. Philip.	125,000
Nunez, Vasco E.....	*100,000
Peterson, Walter.....	80,000
Sargent, Hon. E. D....	*75,000

* Includes business insurance.

NEWPORT

Dorr, Geo. A.....over	250,000
Fairbanks, G. A.....	50,000

PORTSMOUTH

Brooks, Frank E...over	125,000
Jarvis, Andrew....over	100,000

ROCHESTER

Bergeron, Louis S.....	*73,000
Studley, Ira G.....	50,000

* Includes business insurance.

WILTON

Whiting, David.....	100,000

BUSINESS INSURANCE

CONCORD

Jackman, Chas. L.....	133,000

MANCHESTER

Emerson, Frank H.....	20,000
Hill, Jas. W., & Co.: Flack, Hugh W.....	100,000
Sullivan, R. G., Inc.: Eppy, Joseph W..over	100,000

NASHUA

Nonalaucet Co. of Nashua:

Everett, Jas., Mgr....	100,000

White Mountain Freezer:

Sargent, Hon. Eaton D.	50,000

I am very much in favor of life insurance, believing that every citizen carrying the responsibilities of a family and business should at all times be adequately insured and I carry this belief into effect, as a means of protection to my family and business interests.

F. B. BALZAR,
Governor of Nevada.

NEW JERSEY

ASBURY PARK

Park, W. D..... 109,000

ATLANTIC CITY

Beyer, Robert....about 90,000
Edge, Walter E..... 50,000
Eiseman, Louis..... 50,000
Grossman, Max...about 70,000
Grossman, Max...about 60,000
Hartman, C. S..... 50,000
Leeds, Henry W..... 300,000
Linnard, D. M..... 114,192
Marvel, P. I.....about 50,000
Weikel, Jacob .....†2,500,000
Young, John L...about 50,000
† Business insurance.

BRIDGETON

Horowitz, Max..... 84,000
Westcott, Gus..... 125,000

CAMDEN

Hallinger, Hiram G.... 50,000
Kelley, John..... 50,000
McCausland, A. G..... 50,000
Paret, Louis F..... 165,000
Reynolds, Chas. A..... 75,000

CLIFTON

Doherty, Henry, Jr. .*(a)250,000
Doherty, Raymond ..†(a)200,000
Doherty, Wm. H. ..*(a)501,000
* Includes business insurance.
† Business insurance.
(a) Also listed Paterson.

EAST ORANGE

Eagles, R. P. M..... 80,000
Lundblad, Dr. W. E... 100,000
Walton, David S..... 90,000

ELIZABETH

Higgins, James J..... 100,000
Natelsen Bros..... 60,000
Runkel, Herman F..... 186,000
Taylor, C. Marshall ... 145,000

ENGLISHTOWN

Rooney, Edward..... 50,000

FREEHOLD

Brakeley, Joseph..... 145,000
Hanson, Samuel..... 64,000
McDermott, Harold... 50,000
Pearlvian, Jacob..... 50,000

IRVINGTON

Rogosin, Morris..... 50,000

JERSEY CITY

Niese, Henry E..... 90,000
Tennant, Hon. G. G.... 50,000
Wallen, Clarence H.... 78,000

MAPLEWOOD

Conkling, Gordon E.... 100,000

MILLVILLE

Corson, Newell 62,000
Kotok, Irving W..... 60,000
Miller, Jr., Robert..... 60,000
Wheaton, Frank..... 110,000

MONTCLAIR

Munoz, S. C..... 60,315

NEWARK

Ballantine, Herbert... 500,000
Comstock, Stephen..... 55,000
Dryden, Forrest F..... 135,000
Eisele, A. A..... 76,000
Goldsmith, Nathan.... 100,000
Guthman, A. S..... 50,000
Hatch, Silas W..... 100,000
Hatt, J. W..... 100,000
Hendricks, Harry G... 175,000
Hoffman, Wm. F..... 300,000

The benefits of life insurance as a means of protection for dependents and business interests seem to me to be so obvious as to admit of no argument. In fact, I am such a strong advocate of life insurance that I am always rather amazed that anyone raises a question as to the necessity thereof.

I feel that one of the first and most important duties confronting a person of earning capacity is the taking out of a life insurance policy for his dependents. In a world where values are changing rapidly, it gives one a feeling of security to realize that through life insurance one's dependents may be sure of adequate protection.

A. HARRY MOORE,
Governor of New Jersey.

Hollander, Albert..... 75,000
Jagle, Geo. W..... 125,000
Jones, George E..... 115,000
Kattenbach, Chas. E.. *150,000
King, Nathaniel..... 50,000
Laurence, Howard C... 130,000
McAllister, A. D..... 125,000
McGregor, Graham B.. *150,000
Odell, Reuben..... 75,000
Parker, Hon. R. W.... 50,000
Phillips, Arthur L..... 95,000
Plaut, Louis..... 60,000
Plaut, Moses..... 60,000
Rippel, Julius S..... 500,000
Scarlett, John B..... 51,000
Scudder, W. M..... 75,000
Smith, Frederick J.... 100,000
Sorg, H. Theodore..... 500,000
Trimpi, W. W..... 150,000
Vail, C. Wallace..... 50,000
Waldron, E. M..... 90,000
Wolfe, H. Edward.... 100,000
Zink, J. Homer..... 100,000
*Includes business.

PATERSON

Anger, Chas. L..... 250,000
Braun, Christian..... 50,000
Cole, Chas. P..... 75,000
Cole, Wm. S..... 50,000
Cunningham, Jos. L... 288,000
Doherty, Jr., Henry (a) *250,000
Doherty, Raymond (a). †200,000
Doherty, Wm. H. (a) . *501,000
Katz, Bernard..... 50,000
Meyer, Bertram..... 105,000
Milson, Thomas..... 50,000
Moller, Rudolph..... 115,000
Robertson, George.... *50,000
Rosenheim, Ralph..... 50,000
* Includes business insurance.
† Business insurance.
(a) Also listed Clifton.

PLAINFIELD

Goodwin, Edward..... 50,000
Lang, Otto..... 50,000
Nevins, John..... 50,000
Rothiberg, Harvey..... 50,000
Tepper, Adolph..... 50,000
Tepper, Max..... 50,000

RAHWAY

Joseph, Dave S. (a) about*1,100,000
* Includes business insurance.
(a) Also listed New York City.

RICHWOOD

Porch, S. Eastlack.... *89,500
*Includes business.

RIDGEWOOD

Graham, Douglas..... 50,000

SHORT HILLS

Smith, Charles H..... 84,000

SMITHVILLE

Smith, Erle James..... 65,000

SOUTH ORANGE

Lounsbury, Ralph R. 162,500
Monroe, Jay R. .....†1,500,000
† Business insurance.

TENNENT

Laird, John M..... 50,000

TRENTON

Ashley, Dr. Harmon H. 105,000
Ashton, John H..... 50,000
Bugbee, N. A. K..... 175,000
Dinsmore, B. B..... 55,000
Greene, H. W..... 50,000
Hill, Edmund C..... 65,000
Kuser, Anthony R..... 70,000
Maddock, Arch ..about 200,000
Maddock, John..... 225,000
Maxwell, Robert C. ... *227,000
Moon, Jr., Owen..over 50,000
Moore, Hervey..... 50,000
Munro, Chas. W. S.... 100,000
Murray, Col. C. E..... 250,000
Nary, John W..... 54,000
Reeves, A. C..... 125,000
Schulte, W. H..... 80,000
Schwarlkops, Col. H. N. 50,000
Schwartz, Arthur 245,000
Sinclair, Herbert..... 50,000
Slaukman, Samuel..... 150,000
Stryker, Brad..... 75,000
Stokes, W. J. B..... 98,500
Wilkinson, Ogden D... 130,000
Wilson, J. J..... 54,000
Youngs, Arthur..... 125,000
* Includes business insurance.

WEST ORANGE

Lieberich, Fred., Jr... 70,000

BUSINESS INSURANCE

CAMDEN

Ayer, N. W., & Son Co.:
Armstead, W. M..... 50,000
Ayer, F. W..... 100,000
Bradford, A. G..... 50,000
Fry, Wilford W..... 100,000
Wood, J. A..... 25,000
Total 325,000
Camden Daily Courier:
Stern, J. David..... 100,000

CLIFTON AND PATERSON

Doherty, Henry, Silk Co., Silk Mfrs.:
Doherty, Henry, Jr. .. 200,000
Doherty, Raymond... 200,000
Doherty, Wm. H..... 200,000
Total 600,000

NEWARK

Kaltenback, Chas. E... 100,000
Livezley, Surgical Instrument Co..... 100,000
McGregor & Co., Inc.:
McGregor, Graham... 100,000
Public Fire Ins. Co.:
Dargan, James T..... 500,000

PATERSON

Lammond & Robertson Co., Mfrs. Carpets, Rugs, etc.:
Robertson, George.... 25,000

RICHWOOD

Porch, J. H., & Sons, Farmers and Fruit Growers:
Porch, J. H..... 55,000

SOUTH ORANGE

Monroe Calculating Machine Co.:
Monroe, Jay R., Pres.. 1,500,000

SWEDESBORO

Hurff, Edgar F..... 80,000
Gerhart & Taylor Inc.. 50,000

TRENTON

The R. C. Maxwell Co.:
Maxwell, R. C. 100,000
Nucar Forwarding Corp. 75,000

NEW MEXICO

ALBUQUERQUE

Bond, Frank..... 200,000
Bond, Franklin..... 100,000
Connell, Walter M. ... 65,000
Gallaher, T. P..... 50,000
Hanna, Richard H. ... 75,000
Hanna, Thomas 60,000
Hannett, A. T..... 50,000
Hannett, Dr. J. W. ... 85,000
Harrison, R. L. 70,000
Hicks, W. B..... 155,000
Kaseman, G. A..... 500,000
Korber, Albert 75,000
Lassetter, Dr. E. T. .. 65,000
Lovelace, Dr. W. R.... 55,000
McNary, James G..... 150,000
Moulton, E. L. 165,000
Nordhaus, Max..... 115,000
Peters, L. S..... 90,000
Putney, R. E..... 60,000
Rogers, G. L..... 52,000
Simms, Jno. T..... 80,000
Sprecher, Ira N..... 67,000
Stephenson, J. B..... 55,000
Strong, H. O..... 50,000
Van Atta, J. R. 70,000

BERNADILLO

Seligman, J. 50,000
Seligman, S. 70,000

CHAMA

Hall, Roy L..... 50,000
Sargent, Ed..... 100,000

CLAYTON

Johnson, Morris C.... 55,000
Rixey, T. H..... 50,000

GALLUP

anning, C. C....about 50,000

HILLS

Hill, Dr. C. L..... 75,000

LAS VEGAS

Ilfeld, A. C..... 50,000
Ilfeld, H. C..... 50,000
Read, N. H.....(a)100,000
Werley, B. M..... 50,000
(a) Also listed Amarillo, Tex.

MALOGA

Harroun, W. H..... 50,000

RATON

Darden, A. H..... 50,000
di Lisio, Joe..... 50,000
Elliott, Corey B., M. D. 50,000
Nutting, Walter..... 60,000
Seaburg, Hugo..... 52,500
Smith, M. F., M. D... 60,000
Van Houten, J...about 138,000

ROSWELL

Atwood Col. J. D..... 50,000
Lewis, L. T. 70,000
Mossman, Burton C.... 70,000

SILVER CITY

Gilchrist, J. B..... 100,000
Schiff, Leo.....about 50,000

SPRINGER

Floersheim, S..... 82,000

TIERRA AMARILLA

Burns, Jr., T. D...over 200,000

TUCUMCARI

Jones, Henry B..... 65,000

"Just Like Dad's"
New Juvenile Policies
open new field of prospects

Regular Life Insurance
Guaranteed Low Cost
Issued from Birth to Age 9½

Attractive Agency Opportunities

BROOKLYN NATIONAL LIFE INSURANCE COMPANY
57 Willoughby Street Brooklyn, N. Y.

NEW YORK

ALBANY

Barcus, James Q..... 80,000
Burr, M. Rodney 79,000
Edgcumbe, Verne G.... 52,500
Fearey, Malcolm S.... 60,000
Fitzgerald, J. L..... 50,000
Fuller, Royal K..... 150,000
Kohn, Henry H..... 100,000
O'Brien, James B..... 75,000
O'Brien, Frank L..... 216,000
Pruyn, R. C..... 120,000
Van Slyke, Geo W... 50,000

ARCADE

Wilson, O. T..... *414,500
* Includes business insurance.

AUBURN

Beck, Walter H....over 50,000
Donavon, E. 50,000
Foley, Mrs. M. Scott.. 50,000
Lathrop, L. 77,500
Metcalf, Harold G..... 1,000,000
Moody, Harold W.over 50,000
Osborne, Chas. D.*over 110,000
Worden, Fredric E.... 50,000

BALLSTON SPA

Shutts, Floyd 325,000

BAYSHORE, L. I.

King, Dr. George S. over 150,000

BINGHAMTON

Allaben, Dr. C. M..... 50,000
Barlow, George H..... 50,000
Blanchard, C. N..... 260,000
Carroll, Joel H..... 50,000
Clark, John C..... 375,000
Cooper, Rana S..... 50,000
Crary, Gifford..... 250,000
Crowley, J. K..... 100,000
Cunningham, Dr. J. J. 100,000
Davis, Dr. Howard, M.D. 100,000
Dickenson, D. S...over 50,000
Gaffney, Dr. Ray..... 180,000
Goding, Eugene B..... 60,000
Heimer, Burt..... 50,000
Hill, Wm. H..... 500,000
Hobbs, Dr. Wm. H..... 155,000
Horowitz, Alexander... 70,000
Horowitz, Maurice.... 150,000
Jenkins, Fred W..... 50,000
King, W. C. *480,000
Kinne, Dr. Sanford H.. *450,000
Kornblite, Ned 75,000
Lainhart, T. J....about 50,000
Lake, Clair D..... 75,000
Lenger, Dr. Walter... 60,000
Lord, Chester B..... 350,000
McDevitt, Edw. L..... 50,000
McDevitt, James F.... 50,000
McLean, C. Mossman over 100,000
McLean, Floyd D.*over 100,000
McLean, Wm. M..... 75,000
McLean, Jr., Wm. M. *65,000
Mitchell, Frank Paul over 50,000
Molyneaux, Dr. Silas D. about 70,000
Morse, Hartwell, P.... 60,000
Mungle, Dr. E. W.about 250,000
Phelps, Wm. G..... 50,000
Phelps, Z. Bennett... 50,000
Powell, Ed. E..... 190,000
Pratt, Ray 60,000
Quilter, P. J..... 58,000
Randall, Dr. Hiram, M.D. 66,000
Roe, Dr. Jos. F....over 75,000
Rogers, G. Tracy..... 200,000
Rosenthall, Chas. R... 75,000
Rubin, Harry 200,000
Ruegg, Erhardt..about 500,000
Spaulding, R. Z..... 90,000
Stuart, Jr., John L... 110,000
Stuart, Sr., John L... 110,000
Stuart, Merritt 110,000
Tierney, Edwin..... 500,000
Wear, D. Walker..... 70,000
Yager, Harold ...over 100,000
* Includes business insurance.

BOLIVAR

Brannon, W. J...about 125,000
Hogan, William J..... 80,000
Shaner, A. L..... 60,000
Wilson, Erie..... 75,000

BOONEVILLE

Elsaser, Benjamin 125,000

BROCTON

Corbett, R. S..... 100,000
Green, Conrad W..over 200,000

BROOKLYN

Adams, H. M.....over 50,000
Baird, R. L..... 200,000
Beard, Robert 175,000
Boerum, Wm. B..... 60,000
Carlin, P. J..... 59,000
Copland, J. 150,000
Cross, John H....over 50,000
Densmore, Darsa J... 55,000
Englis, Chas. M..... 220,000
Friedman, Adolph ... 55,000
Froeb, Augustus 250,000
Geller, Andrew 100,000
Grout, Edward M..... 60,000
Hazelwood, E. H..... 485,000
Henderson, F. B..... 50,000
Hertz, Milton 150,000
Hockfelder, Mrs. A. W. 75,000
Horton, George L..... 150,000
James, Jr., Wm. W... 60,000
Kalt, Morris 100,000
Kaplan, Abraham 65,000
Kunze, J. V..... 85,750
Lafferty, H. D..... 150,000
Lampert, Irving 57,500
Leichtman, Jacob 100,000
Maisel, Miss Rosetta.. 50,000
Magnus, P. C. (a) 115,000
Maltz, Bernard 60,000
Mawer, Colin D..... 100,000
McKeever, I. W..... 50,000
Metz, Herman A..... 75,000
Meurer, Jacob 140,000
Miller, Hugh 100,000
Muncie, Dr. Curtis.... 160,000
Pollock, Julius 75,000
Pratt, Florence L..... 100,000
Rachlin, Michael 100,000
Raymond, Sydney 85,000
Reynolds, Eugene B... 50,000
Reynolds, Dr. Harry K. 50,000
Ring, Charles E..... 122,500
Rothschild, S. F...over 50,000
Samuels, Martin 200,000
Schlegel, George 100,000
Smilowitz, Joseph 50,000
Sweedler, Nathan 125,000
Terk, Benjamin 630,000
Turner, Samuel 50,000
Voice, Jacob A. (a) over *1,000,000
Ward, R. S.....over 50,000
Weber, John W..... 54,000
Wheeler, Everett E.... 50,000
*Business insurance.
(a)Also listed New York City.

BUFFALO

Adams, C. F..... 100,000
Beck, David J..... 50,000
Becker, August 60,000
Cooke, Jas. M..... 50,000
Corey, Fred D..... 300,000
Crouch, H. E..... 140,000
Culliton, Edw. C..... 50,000
Culliton, L. R..... 50,000
Davidson, L. R..... 142,000
Ganey, George T..over 50,000
Garnett, William J. over 100,000
Hoefler, Alex G..... 120,000
Knowlton, Daniel E... 70,000
Knox, Seymour 2,000,000
Marcy, W. L..... 100,000
Miller, L. W.....about 50,000
O'Brien, T. C.....over 50,000
Packard, Mark 125,000
Putnam, J. W., M. D. 50,000
Rand, James H., Jr. .. 600,000
Rhown, George W.... 150,000
Schmidt, William..... 71,000
Schoellkopf, Alfred .. 1,000,000
Schoellkopf, Paul 1,500,000
Schrieber, A.....*over 200,000
Smith, Warren B..over 100,000
Snyder, James C..... 167,000
Strong, W. E....about 50,000
* Includes business insurance.

CENTRAL VALLEY

Hollenbeck, Alan W... 100,000
Neuman, Theo. W., M. D. 100,000
Pilgrim, C. W., M.D... 70,000

COHOES

Davidson, Mr. Matthew H. 169,000

CORNING

Gregory, George ..over 50,000
Gregory, M. C....over 50,000
Houghton, Amory.over 50,000
Houghton, Arthur A. over 50,000
Oakley, W. W.....over 50,000
Sinclaire, Paul ...over 50,000
Sinclaire, William.over 50,000

CORTLAND

Allen, Nelson 50,000
Beundry, Fred G..... 100,000
Champlin, G. M...over 50,000
Clark, Edward H..... 75,000
Gardner, Chas. 53,000
Purchas, F. A.....over 50,000
Smith, Ray F. *337,708
Stilson, Edward 80,000
Wickwire, Charles C.. 200,000
* Includes business insurance.

DOLGEVILLE

Breckwoldt, Julius about 80,000
Breckwoldt, Wm. A. about 80,000

DUNKIRK

Reed, E. C.....over 100,000

ELMIRA

Alpert, Joseph 65,000
Bacorn, Garrett E.... 300,000
Baldwin, Francis E... 65,000
Bimberg, Nate 50,000
Booth, Wilfrid I..... 150,000
Bovier, A. M..... 300,000
Brand, Chas. G..... 75,000
Brand, John 135,000
Breese, Dr. Floyd P... 60,000
Brooks, Sol. 80,000
Brownlow, Marshall D. 103,000
Burke, Dr. Thos. J.... 140,000
Bush, Dr. Elliot T.... 70,000
Clute, Leslie D..... 100,000
Collin, Hewey B..... 75,000
Cooke, Lewis E..... 50,000
Danzig, George 100,000
Dean, Elmer 75,000
Del Papa, Michael.... 50,000
Falck, Alexander D. about 385,000
Fitzgerald, Thos. B.... 80,000
Hassett, J. John..... 200,000
Henry, Lewis 100,000
Hoffman, Arthur L... 100,000
Hoffman, Mrs. Arthur L. 150,000
Iszard, S. F..... 100,000
Jennings, Robert G.... 100,000
Kertcher, Theo. H..... 60,000
La France, Ward..... 100,000
Levy, Benj. F..... 100,000
Loop, Dr. Ross G..... 70,000
Lovell, Ross M..... 70,000
Lowman, A. Marshall. 75,000
Mandeville, H. C..... 100,000
Marks, M. Doyle..... 75,000
McCorkle, Ira D..... 100,000
McLeod, Arthur B..... 105,000
Meyer, Richard E..... 60,000
Quick, Horace G..... 100,000
Rathbone, J. Arnot... 425,000
Reynolds, J. R..... 50,000
Sayles, Halsey 50,000
Sheehan, Daniel 75,000
Shoemaker, Mrs. F. M. 100,000
Shoemaker, F. M..... *100,000
Shoemaker, Guy 50,000
Shoemaker, G. W..... 74,000
Smith, Dr. Arthur C.. 105,000
Smith, F. Edwin..... 100,000
Stalker, Gale 100,000
Wilson, Stephen L.... 50,000
Young, Wm. E..... 70,000
* Includes business insurance.

ENDICOTT

Johnson, Geo. F..... 100,000
Moore, Dr. Frank G... 70,000
Welch, Dr. M. W..... 55,000

FAYETTEVILLE

Stickley L. 50,000

FREDONIA

Stule, L. C.....over 100,000

FULTON

Redhead, Edwin R..... 60,265

GENEVA

Babcock, Birton E..... 50,000
Black, Matthew M..... 50,000
Brennan, William J... 50,000
Colton, Leland E..... 50,000
Harris, Gordan 50,000
Harris, Levan 50,000
Hovey, Harold E..... 50,000
Maney, Cornelius J.... 50,000
Sheppard, Perry 50,000
Ware, Walter C..... 50,000

GLEN COVE

Bailey, Townsend F... 50,000
Ludlam, Frank A..over 50,000

GLENS FALLS

Baker, Dr. Davis..... 50,000
Chapman, Dr. G. A... 50,000
Clarke, Alfred S..... 50,000
Fowler, B. B..... 90,000
Kalbfleish, T. F..... 60,000
Loomis, John R..... 70,000
McCabe, John J..... 75,000
Tait, George 135,000

GLOVERSVILLE

Hyde, W. Donald..... 225,000
Jones, Ernest 200,000
Mendel, Joseph 150,000
Nandin, John 100,000
Strong, Wm. W..... 110,000

HAVERSTRAW

Rose, Hon. John B... 125,000
Welch, Wm. M..... 100,000

HEMLOCK

Trott, Dr. Harold W.. 100,000

HORNELL

Babcock, Claude F.... 70,000
Burdett, Charles 61,450
Deer, Arthur J..... †250,000
Kolmke, Robert 56,000
Landman, Max 69,000
Patterson, Harry 90,000
Peck, Frank B..... *86,000
Woodbury, Lawrence about 50,000
* Includes business insurance.
† Business insurance.

ITHACA

Clines, James J..... 70,000
Dall, Jr., J. J..... 55,000
Dillon, William 110,000
Dorsey, Joseph 75,000
Fried, J. A. 75,000
Holland, Arthur G..... 52,000
McCormick, Dr. F. J.. 70,000
Morse, F. L..... 100,000
Murray, Wm. A..... 52,000
Roskelly, Ralph 66,000
Sailor, R. Warren..... *186,000
Treman, Robert E..... 124,000
Ward, Albert 115,000
Webster, C. H. 115,000
*Includes business insurance.

JAMESTOWN

Anderson, Alfred 100,000
Anderson, F. O..about 100,000
Anderson, Oscar 50,000
Broodhead, Wm. J. about 200,000
Cawcroft, Ernest 65,000
Curtis, D. A..... 50,000
Davis, Walter 750,000
Elander, Daniel 100,000
Fisher, M. A..... 75,000
Garkey, George F. 50,000
Galloway, Fred'k 180,000
Glatz, Harry 50,000
Hazzard, Walter S.... 50,000
Hickman, John 110,000
Jackson, Robert H.... 100,000
Johnson, Carl J..... 50,000
Jones, Emil 100,000
Louestere, Wm. J..... 50,000
Maddox, W. J..... 109,000
Morrison, Earl ..about 200,000
Nord, Alfred 50,000
Nord, August 100,000
Nord, Edward C..... 100,000
Roberts, H. H..... 110,000
Stillman, Robert 125,000
Stranburg, Oscar 235,000
Tinkham, F. B..... 75,000

JOHNSON CITY

Coddington, Arthur M. 51,000
King, William C..... 75,000
Spalding, Eliot 200,000

JOHNSTOWN

Adams, Arthur L..... 95,000
Adams, Wm. J..... 103,000
Ireland, James S..... 60,000
Kennedy, Martin 135,000
King, Charles 60,000
Knox, J. .....about 750,000
Maylender, Sr., L. K. 60,000
Maylender, Wm. H.... 70,000

KNAPPS CREEK

Curtis, Logan H. 65,000

LE ROY

Ferguson, L. R..... 50,000
Gilfillan, J. G..... 100,000
Heimlech, J. L....over 50,000
Metcalf, Chas. W..over 50,000
Townsend, Elbert J. over 50,000
Woodward, Donald.... 2,050,477
Woodward, Ernest L... 560,000

LITTLE FALLS

Becker, Walter S..... 263,000
Burrell, Loomis ..over 100,000
Burrows, A. A..... 75,000
Burrows, C. H..... 425,000
Feltmeier, Harvey..... 75,000
Jones, George H..... 120,000
Livingston, Robert F.. 50,000
Lundstrom, C. J..... 100,000
Lynt, L. U..... 50,000
Mulford, Elmer S..... 55,000
Snyder, H. P..... 50,000
Stacey, I. E..... 100,000
Zoller, John I..... 50,000
Zeller, Tom J.....over 50,000

LOCKPORT

Johnson, C. A..... 56,000
Marshman, J. J..... 50,000

"Just Like Dad's"
New Juvenile Policies
open new field of prospects

Regular Life Insurance
Guaranteed Low Cost
Issued from Birth to Age 9½

Attractive Agency Opportunities

BROOKLYN NATIONAL LIFE
INSURANCE COMPANY

57 Willoughby Street Brooklyn, N. Y.

MALONE

Clark, Charles	100,000
Elliott, A. J.	100,000
Kilburn, C. E.	*50,000
Mason, E. S.	*250,000
McGiles, Henry	70,000
Northridge, Harry T.	50,000
O'Neil, Harold G.	50,000
Perkins, Dr. C.	50,000
Price, James	65,000
Ried, E. T.	about 50,000
Wainwright, Thomas	50,000
Wederholt, J. T.	52,000
White, Dr. John E.	50,000
Wilder, Harry	100,000

* Includes business insurance.

NEWBURGH

Aspinwall, John	100,000
Cathcart, John	73,000
Cathcart, Jr., R. Harry	112,500
McGeffert, W. J.	75,000

NEW ROCHELLE

Blatchtay, Charles A.	over 50,000

NEW YORK

Aacas, Anthony G.	70,000
Aaron, Bernard J.	50,000
Abbey, Leon L.	65,000
Abel, Oscar	500,000
Abeles, Herbert R.	50,000
Abeloff, M. H.	50,000
Abraham, Leo	76,000
Abrams, Joseph	100,000
Acunto, Vera	50,000
Adams, Charles R.	300,000
Adams, Ed. D.	100,000
Adams, Jas. H.	750,000
Adams, Joseph H.	50,000
Adams, Lewis	100,000
Adelstein, Samuel	200,000
Aderer, Alex	75,000
Adie, Geo. O.	250,000
Adler, Julius O.	175,000
Ahlers, John G.	57,000
Ahrens, E. H.	126,000
Albee, Fred J.	100,000
Albright, Charles E.	200,000
Alderson, W. Lyle	100,000
Alexander, Alexander	125,000
Alexander, E. M.	60,000
Alfange, Dean	over 150,000
Alger, Howard	86,000
Alkan, M.	60,000
Allen, Edward W.	*175,000
Allen, C. Louis	210,000
Allen, Edwin M.	100,000
Allen, Dr. Herbert C.	75,000
Allen, James W.	125,000
Alper, Samuel	50,000
Alpert, Joseph	85,000
Altmann, Moses	70,000
Amend, Otto P.	100,000
Ames, Louis Annin	60,000
Amster, Nathan L.	160,000
Anderson, Francis E.	160,000
Anderson, Hale	118,500
Anderson, Johannes	100,000
Andrews, Charles P.	50,000
Andrews, George C.	75,000
Angell, Ralph C.	50,000
Angstreich, Mayer	over 50,000
Appleton, Frank H.	65,000
Archibald, William, Jr.	106,000
Arents, Jr., George	750,000
Armour, Albert F.	100,000
Arnoff Ellis	80,000
Arnold, J. F.	50,000
Arnstein, Alexander	66,000
Aron, Joseph	75,000
Asch, Andrew J.	150,000
Ascher, Maurice	75,000
Ash, Charles F.	100,000
Atkinson, James J.	60,000
Audebert, X. M.	1,000,000
Auerbach, Irvin H.	50,000
Auerbach, M. S.	50,000
August, Simon	50,000
Augustine, E. R.	153,000
Ault, Brownell	150,000
Austin, Dwight E.	144,000
Austin, Eugene	100,000
Axelrod, Herman E.	75,000
Baar, Morris	50,000
Bache, Frank S.	100,000
Bachman, Jacob G.	100,000
Baekeland, George	60,000
Baer, Abraham	450,000
Baer, Arthur	50,000
Baker, Alfred T.	50,000
Baker, B. N.	500,000
Baker, Hugh B.	200,000
Baker, William H.	100,000
Baldwin, Arthur J.	100,000
Baldwin, Joseph C., Jr.	100,000
Baldwin, Truman H.	200,000
Ball, Fay H.	75,000
Ballantine, J. Herbert	50,000
Ballantine, John H.	1,000,000
Baltz, Joseph M.	50,000
Barker, Edward J.	120,000

I am glad to endorse the principle of financial independence through life insurance.

As a policyholder carrying a large amount of insurance, I know the satisfaction and contentment that come from life insurance.

Cooperation and unselfish sacrifices of the many to mitigate the misfortune of the few should appeal to everyone interested in the welfare of the country. The thrift which has built up the great reservoir of the insurance assets has been amply rewarded by the value of life insurance during the present economic depression.

The stability of life insurance through this period, I think, should be a source of pride to all of our citizens.

HERBERT H. LEHMAN,
Governor of New York.

Barnard, Harry W.	75,000
Barnelt, John I.	80,000
Barnes, Frederick J.	200,000
Barnes, W. H.	over 50,000
Barnes, Wilson F.	61,000
Barnet, Louis	50,000
Barrymore, John	2,000,000
Bartel, Leroy	120,000
Barth, Harry	590,000
Barthold, Rudolfo G.	100,000
Barton, Bruce	115,000
Baruc, Edgar S.	over 1,000,000
Baruch, Bernard M.	1,000,000
Bates, Edgar A.	100,000
Bates, Wilfred C.	62,000
Bathgate, Jr., Jas. E.	175,000
Bauch, Carl L.	50,000
Baum, Hugo	100,000
Baumann, Sidney	200,000
Bauman, Walter	80,000
Bauman, Sidney J.	1,000,000
Bave, Edwin E.	100,000
Bayern, Herman A.	50,000
Beach, John N.	100,000
Beach, Ralph M.	215,000
Beadleston, Alfred N.	100,000
Beadleston, Henry C.	60,000
Beadleston, Wm. M.	50,000
Beaufort, Altha C.	50,000
Becher, Frederick H.	75,000
Beck, Thomas H.	250,000
Bedford, A. Clarke	85,000
Beebe, Harry W.	75,000
Beebe, Stacey K.	85,000
Behrens, Miss Janet	50,000
Behrer, Martin	50,000
Belcher, Benjamin M.	50,000
Bellows, Reynolds	60,000
Bendel, Henri W.	500,000
Bender, Sydney E.	160,000
Bendix, Harry H.	75,000
Benedict, Harry E.	250,000
Benedict, James G.	110,000
Bennett, Robert W.	115,000
Bennett, Whitman	125,000
Bennis, Joseph H.	180,000
Bentley, Daniel B.	86,511
Benze, Frederick W.	127,500
Benze, George C.	71,000
Berg, Hart O.	50,000
Bergen, Edward G.	50,000
Bergman, Harry	55,000
Bergman, Joseph	65,000
Bergoff, Pearl L.	‡200,000
Berkson, J. C.	300,000
Berkson, J. R.	75,000
Berlin, Irving	50,000
Bermingham, John F.	305,000
Bernard, Jules E.	135,000
Bernard, Jules, Jr.	50,000
Bernheimer, C. M. L.	*424,000
Bernstein, George H.	89,012
Bernstein, Jacob	100,000
Bernstein, Louis M.	75,000
Bernstein, Mortimer B.	300,000
Berolzheimer, Emil	80,000
Bickford, Russell	170,000
Biddle, Clement M.	645,000
Biddle, Mary D.	200,000
Bigelow, Wm. F.	122,000
Bijur, Sam. H.	50,000
Binger, Robert E.	75,000
Bingham, C. L.	100,000
Birch, Frank H.	50,000
Birmbaum, Harry	over 50,000
Bissell, F. R.	100,000

Blackman, Isidore	59,000
Blackman, W. A.	125,000
Blake, Herbert S.	56,000
Blake, Luther L.	225,000
Blandin, Victor C.	59,131
Blatchley, Charles A.	175,000
Blauman, George	100,000
Bleakley, G. Rogers	125,000
Bleier, Oscar	57,000
Bliss, Frank E.	900,000
Bloch, Harry	315,000
Block, Benjamin	500,000
Block, Max	75,000
Bloom, Benjamin	55,000
Bloom, Louis B.	250,000
Bloom, Ralph	150,000
Blum, Richard	98,250
Blumberg, Abram M.	71,000
Blumberg, Wm. L.	64,000
Blumenthal, Edwin	110,000
Blumenthal, Morton	55,000
Blumenthal, Ralph	82,000
Blumenthal, Sidney	110,000
Blumgarten, A. S.	350,000
Bob, Herman D.	200,000
Bobb, Charles V.	423,500
Boesel, Albert G.	101,000
Boettger, Henry	250,000
Boettger, Robert	50,000
Bohn, Alfred J.	50,000
Bolles, John A.	50,000
Bondy, Eugene L.	50,000
Bonner, Clarence E.	100,000
Bonner, Paul H.	50,000
Bonwit, Paul J.	85,000
Bonynge, Albert W.	110,000
Bonynge, Clarence	75,000
Bookman, A. L.	90,000
Borden, Lewis M.	100,000
Boschwitz, Carl	60,000
Bossert, Chas. V.	250,000
Bossert, John	240,000
Bossi, Enea	50,000
Bostwick, A. C.	50,000
Botts, John M.	100,000
Bowe, William J.	75,000
Boyajian, John A.	100,000
Boyce, Arthur C.	50,000
Boyce, James	100,000
Boyce, Thomas L.	50,000
Boyd, Ray D.	120,000
Bradford, William	125,000
Bradley, Edson	100,000
Brady, Mrs. N. F.	500,000
Brady, Samuel	102,000

Brady, W. A.	70,000
Bragg, James E.	115,000
Brandeis, Walter H.	100,000
Brandenburg, Julius	75,000
Brandenstein, Arthur	96,000
Brandt, Herman	50,000
Breacher, Leo	50,000
Brecker, Louis J.	65,000
Bregman, Michael L.	75,000
Brennan, George F.	200,000
Brennan, James F.	150,000
Brett, George P., Jr.	75,000
Brewster, Robert S.	50,000
Brewster, William	100,000
Brewster, Wm. J.	1,100,000
Brieger, Fritz	70,000
Briggs, Mead G.	75,000
Brill, Solomon	225,000
Brindze, Bernard	200,000
Brixey, Richard D.	150,000
Brixey, Wm. R.	50,000
Brody, A. M.	80,000
Brokaw, Howard C.	100,000
Brooks, John G.	75,000
Brooks, Samuel	50,000
Brosnan, Timothy P.	50,000
Brown, Charles D.	50,000
Brown, Chas. R.	over 100,000
Brown, F. Donaldson	1,000,000
Brown, Franklin	50,000
Brown, Hiram	50,000
Brown, John P.	70,000
Brown, Luther	115,000
Brown, Robert Bruce	55,000
Brown, Robert Y.	350,000
Brown, William H.	50,000
Brown, Wm. L.	50,000
Brown, William T.	100,000
Brulatout, Jules E.	200,000
Bruns, Frank W., Jr.	50,000
Buchman, Julius	50,000
Bucki, Charles L.	150,000
Buckner, Mortimer N.	260,000
Buckner, Samuel O.	52,000
Buckner, Thos. A.	230,000
Buegeleisen, Samuel	70,000
Buhrer, John D.	120,000
Bull, Edward C.	75,000
Bullard, Edward A.	90,000
Bungerz, Karl	50,000
Bunzel, Ernest	140,000
Burbenk, Reg., M. D.	75,000
Burges, Edward G.	100,000
Burgess, Ward M.	160,000
Burke, Edmund	50,000
Burke, Walter A.	100,000
Burns, David	70,000
Burton, Mrs. Jas. A.	600,000
Bush, Donald F., Jr.	100,000
Bushman, Francis X.	950,000
Bushnell, Carlos N.	61,880
Butler, Ralph S.	50,000
Butman, Luther M.	50,000
Buttenheim, Edgar J.	*350,000
Byoir, Carl R.	150,000
Callan, Joseph, H.	96,000
Campbell, Edward P.	50,000
Campbell, John P.	55,000
Campbell, John W.	75,000
Campbell, R. L.	50,000
Canalizo, Eugene A.	111,000
Carden, George A.	433,500
Carey, William F.	130,000
Carkner, James W.	50,000
Carlisle, Floyd L.	over 3,000,000
Carlisle, Jay F.	100,000
Carlos, A.	100,000
Carlton, W. F.	86,500
Carpenter, John F.	52,500
Carroll, John H.	50,000
Carroll, Ralph W.	88,000
Carroll, Jr., W. M.	85,000
Carter, Gale H.	200,000
Carter, R. Franklin, M. D.	150,000
Casey, James E.	100,000
Catenoro, N. A.	75,000
Cave, Henry W.	85,000
Cease, Nicholas W.	50,000
Cerf, L. A.	260,000
Chadwick, William R.	125,000
Chaffe, Herbert A.	50,000
Chalif, Louis H.	162,500
Chamberlain, E. W.	50,000
Chankin, Jas.	75,000

JOHN M. FRASER

General Agent

CONNECTICUT MUTUAL LIFE INSURANCE CO.

149 Broadway, NEW YORK CITY

Barclay 7-9300

Cheney, Nelson W.	69,000
Cheney, Orion H.	100,000
Chiesa, Alex A.	123,000
Childs, S. S.	60,000
Childs, Jr., Wm.	50,000
Chrysler, Walter P.	about †5,000,000
Cipperly, John C.	50,000
Clapp, Charles E.	100,000
Clark, John Kirkland	80,000
Clark, J. Williams	50,000
Clark, Peter	75,000
Clark, William	60,000
Clarke, James I.	80,000
Clarkson, H. C.	100,000
Clayton, W. Graham	60,000
Clement, G. W., Jr.	65,000
Clews, Henry	50,000
Cobb, Irvin S.	over 50,000
Coblentz, Gaston	200,000
Coe, Wm. R.	4,217,750
Coenen, Joseph	50,000
Cohen, Albert	100,000
Cohen Isaac	50,000
Cohen, Jack	62,000
Cohen, Jacob D.	60,000
Cohen, Louis	200,000
Cohen, Louis M.	60,000
Cohen, Max	85,000
Cohen, Otto	50,000
Cohen, Paul T.	300,000
Cohen, William W.	255,000
Cohn, Louis A.	50,000
Cohn, Minnie	50,000
Colby, Bainbridge	over 100,000
Collier, B. G.	640,000
Collier, Wm.	100,000
Colman, Richard W.	50,000
Colvin, Charles H.	150,000
Cone, Moses H.	110,000
Conheim, Richard	50,000
Content, Harry	75,000
Conway, Carle	517,000
Conway, W. Palen	125,000
Cooley, Frederich B.	280,000
Cooper, M. L. B.	125,000
Cooper, Oscar	50,000
Corbett, Robert S.	50,000
Corcoran, Jas. A.	75,000
Corday, Jerome C.	220,000
Cornell, J. H.	100,000
Corroon, Richard F.	50,000
Cort, John	50,000
Cortelyou, George B.	200,000
Cosden, Eleanor	157,000
Cosden, Joshua	2,804,000
Cosman, Jack T	50,000
Costello. Clarence V.	53,000
Cott, Delzon N.	50,000
Cowl, Jane	100,000
Cox, Wm. J.	*over 1,500,000
Crawford, Robert	100,000
Crehore, Austen B.	167,500
Crohan, Francis J.	125,000
Crouse, Huntington B.	100,000
Cunningham, Harry C.	50,000
Cunningham, William J.	50,000
Cuppia, Harome C.	210,000
Curie, Charles	150,000
Curry, John F.	405,000
Curts, Boyd G.	75,000
Cushing. Henry D.	75,000
Cuzzie, Emanuel	66,000
Dahlen, Henry	125,000
Davenport, Stephen	50,000
Davey, Fred	65,000
Davidow, Melville	50,000
Davidson, J. H.	50,000
Davis, Arthur N.	50,000
Davis, Charles H.	100,000
Davis, G. Richard	340,000
Davis, John	50,000
Davis, John	100,000
Davis, Kenneth	50,000
Davis, Lawrence	100,000
Dawes, Hamilton M.	105,000
Dawley, Stephen A.	65,000
Dawson, Ralph	65,000
Dawson, William J.	95,400
Day, Joseph P.	*3,250,000
Decant, Abel D.	50,000
De Hart, W. F.	100,000
deLima, Edward	†100,000
deLima, Elias A.	† 50,000
deLima, D. M.	50,000
De Marinis, Leopold	130,000
De Marinis, Marino	50,000
Dennis, Jr., H. V. M.	50,000
Derecktor, Nathan	50,000
Derks, Ernest	100,000
DeSherbinin, A. C.	100,000
Deutsch, Howard	50,000
Deutsch, Percy L.	60,000
Deutschman, Dr. D.	100,000
Devereaux, Col. Frederick L.	175,000
Devillers, Yves	60,000
Diamond, Benj.	100,000
Diamond, Joseph H.	100,000
Dias, Emanuel	50,000
Dickson, Thomas	50,000
Dier, Elmore	50,000
Di Giorgio, Joseph	*1,250,000
Dillon, C. Douglas	170,000
Dillon, Clarence	50,000
Dillon, T. J.	*250,000

Dimock, Harry F.	50,000
Dingee, M. H....about	50,000
Dingee, John F.	71,000
Dingee, W. J.	110,000
Dinkelspeil, Alfred	55,000
Dippel, Andreas	50,000
Distillator, Harry L.	150,000
Distillator, Walter	50,000
Doelger, Peter	150,000
Doerr, Kuno	135,000
Doll, George	100,000
Dommerich, Alex. L.	100,000
Dommerich, Louis W.	50,000
Dongan, Herbert	100,000
Dorb, Abraham	50,000
Dorson, Louis	100,000
Dos Passos, John R.	50,000
Douglas, R. D.	50,000
Douglas, Walter	200,000
Dowling, Martin	145,000
Downey, Leonard	*150,000
Drake, Chas. W.	95,000
Draper, George Otis	50,000
Draz, Francis	55,000
Dreyfuss, Joseph	50,000
Droste, Charles F., Jr.	77,309
Droste, Chas. F....over	50,000
Druckman, Jacob	75,000
DuBois, L.	50,000
Dull, Floyd N.	85,000
Duncan, Stuart	150,000
Dunham, E. A.	150,000
Dunlop, B. C.	200,000
Dunlop, John D.	250,000
Dunn, Harry	1,800,000
Dunnington, John H.	50,000
Dunscombe, Roger	125,000
Dupignac, Frank J.	50,000
Durlach, Theresa	100,000
Durstine, Roy S.	200,000
Dwight, Henry R.	67,500
East, Eddie & Dumke, Ralph ("Sisters of the Skillet") .....both	120,000
Early, Ernest R.	220,000
Eastman, R. O.	*100,000
Ebsary, Fred	100,000
Eckert, Clendenin	50,000
Edelstein, Gus	74,000
Eden, Dr. John H.	105,000
Edwards, George W.	50,000
Eichenwald, Edward	50,000
Einstein, Monroe	78,000
Eiseman, Louis	50,000
Eisenhart, M. Herbert	75,000
Eisner, Jacob	50,000
Eldridge, H. R.	69,000
Eliasberg, B. H., M. D.	175,000
Elkan, Benno	100,000
Elkus, Abram I.	50,000
Elliman, Douglas	300,000
Elliman, Roland F.	111,110
Ellinger, Alfred M.	50,000
Ellinger, E.	55,000
Elliott, Maxwell H.	50,000
Ellis, Jr., George A.	50,000
Elsas, Ludwig	100,000
Elwood, Maurice V.	125,000
Emanuel, Dorothy	100,000
Emanuel, Victor	300,000
Emerson, Guy	200,000
Emmett, Edward	100,000
Emmett, Mary A.	100,000
Engel, David F.	50,000
Engelhardt, Nichalaus L.	137,000
Engelsman, Ralph G.	261,000
Englander, Benj. B.	100,000
English, Wm. H.	120,000
Ensheimer, Charles	100,000
Ensher, Carnig H.	50,000
Eptein, Henry	60,000
Erhart, Wm. H.	50,000
Erickson, Frank	400,000
Erlanger, Sydney B.	65,000
Erlund, Frederick A.	50,000
Erstein, Moe	700,000
Escher, G. Edw.	60,000
Espenhain, Frank K.	130,000
Eubank, Gerald A.	500,000
Evans, George	50,000
Evans, Wm. C.	70,000
Exstein, Myron W.	50,000
Exton, Brudenell N.	77,500
Fairbanks, Wallace	50,000
Fairchilds, Charles S.	100,000
Fales, F. S.	200,000
Falk, Samuel	100,000
Falk, R. Tracy	50,000
Farber, Louis	89,912
Farkash, Sigmond	56,083
Farmer, Edward I.	50,000
Farnsworth, Philip	55,000
Faron, J. G.	50,000
Farquharson, Jessie	108,000
Farr, John	250,000
Farrington, Parker	65,000
Fechtler, Casper	50,000
Feinson, Joseph	50,000
Feld, Spencer	55,000
Feldman, Herman	200,000
Fell, Henry F.	56,200
Fell, Herbert N.	160,000
Fellheimer, Alfred	65,000

Term Insurance?

as a protection against dollar devaluation . .

NO!

BUFFALO MUTUAL
LIFE INSURANCE COMPANY
1872

31

Buffalo Mutual "10 and 20 year Modified Whole Life" policies do a better job than Term . . and at a lesser net cost. These currently important Policies are unusually attractive. Inquiries invited from Field Men in New York and Ohio who would like to grow with us. Address: **E. Parker Waggoner,** Supt. of Agents, Home Office, 452 Delaware Avenue, Buffalo, N. Y.

18 POLICIES . . Birth to Age 60 . . DEPENDABLE PROTECTION

Whole Life Special • 20 Payment Life Special • Multiple Option Life and Annuity • 10 and 20 Year Modified Ordinary Life • 10 and 20 Year Family Income • Endowment at Age 65 • Ordinary Life, Endowment at Age 85 • 20 Payment Life, Endowment at Age 85 • 10, 15 and 20 Year Endowment • Special Convertible Term • 10 Year Term • Children's Policies, three forms, Birth to Age 10.

Felsenthal, Herman	68,000
Ferguson, Frank	50,000
Ferguson, Walton	100,000
Fertig, Arthur	100,000
Fibel, Louis H.	50,000
Field, Crosby	50,000
Field, Julien A.	60,000
Field, Marshall, III .§	*5,500,000
Fields, Herbert (c) over	50,000
Fields, W. C.	250,000
Fife, Ross A.	60,000
Finkenberg, Edward	250,000
Finkenberg, Frederick	71,000
Finkenberg, Isidor	250,000
Finkenberg, Leo	77,000
Finninger, Norman C.	100,000
Fish, Charles J.	50,000
Fishel, Theodore	250,000
Fishell, A. A.	50,000
Fisher, Joseph L.	91,000
Fishkin, Samuel	250,000
Fishman, William I.	175,000
Fisk, Harry	61,850
Fisk, Harvey E.	100,000
Fisk, Pliny	100,000
Fleck, Samuel, Jr.	50,000
Fletcher, Roy E.	50,000
Fogler, Lillian M.	50,000
Fohs, F. Julius	130,780
Foote, Arthur J.	52,000
Force, Wm. H.	60,000
Ford, George E.	60,000
Ford, Joseph	50,000
Foreman, Edwin H.	*531,000
Forman, Irving	65,000
Forster, Charles	50,000
Foster, Fred P.	50,000
Fourton, Frank C.	65,000
Fowler, George, Jr.	58,000
Fowler, Thos. C.	60,000
Fox, Bertram	50,000
Fox, Henry C.	200,000
Frame, James A.	55,000
Franc, James J.	102,000
Francis, James E.	100,000
Francke, Ed. J.	100,000
Frank, Emile	50,000
Frank, Fritz J....about	200,000
Frank, Sam	50,000
Frankel, Evan M.	250,000
Frankel, Jay	75,000
Frankel, Philip F.	185,000
Franklin, P. A. S.	450,000
Fraser, William	50,000
Frasier, Nelson R.	52,000
Freeman, Weldon	50,000
Freimark, Mitchell H.	60,000
French, Fred F.	†1,000,000
Frenkel, Isaac	52,500
Freudenheim, Milton	70,000
Frew, Walter E.	95,000
Friberg, Andrew	80,000
Fried, Allis S.	†1,000,000
Fried, William	68,000
Friedberg, Isaac	61,000
Friedberg, Millard J.	50,000
Friedeberg, Theo.	500,000
Friedlaender, William	100,000
French, Leigh H.	110,000
Friedman, Henry C.	50,000
Friedman, I. H.	55,000
Friedman, Peter H., M. D. .....over	150,000
Friedman, S. S.	50,000
Friedman, Samuel	75,000
Friedman, Sigmund	100,000
Frost, Aaron V.	150,000
Fryberger, Philip S.	100,000
Furchgott, Leopold	100,000
Gadski, J. T.	100,000
Gahagen, Frederick M.	100,000
Gainsburg, I.	750,000
Gallard, B. .....about	50,000
Ganiard, Donald	150,000
Gans, Clarence L.	60,000
Gans, Levi L.	50,000
Ganz, William J.	55,000
Gardiner, Harry	115,000
Gardner, Herman	100,000
Garrett, Luther D.	50,000
Gates, Al.	*250,000
Gates, Albert N.	60,000
Gates, Artemus L.	150,000
Geers, Arthur	100,000
Gelarie, Dr. Arnold J.	115,000
Gendar, Bertram E.	100,000

P. D. CUNNINGHAM

Manager

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

SIXTY JOHN STREET

JOHN 4-6076

"First American Life Insurance Company"

Gennerich, Henry W.	125,000
George, M. W.	100,000
Georges, Christian, Jr.	50,000
Gerli, Paolina	50,000
Gernnant, George	250,000
Gershel, George F.	55,000
Gersten, Louis	60,000
Gibbons, John	140,000
Gilfether, C. Harry	50,000
Gillen, Thomas J.	64,000
Gillespie, Louis C.	110,000
Gillies, Robert C.	200,000
Gillig, John G.	50,000
Ginsburg, Ben	100,000
Giroux, Guy E.	50,000
Giuliano, Peter J.	50,000
Glaser, Conrad	60,000
Gleason, James	100,000
Gleichman, H. H.	50,000
Glemby, Louis	110,000
Glenn, F. O.	50,000
Glenn, Joseph W.	77,000
Gluck, Ernest	140,000
Gluck, Julius	50,000
Glynn, Frederick K.	60,000
Goddard, Stanhope S.	168,000
Godfrey, Walter E.	88,000
Goelitz, Walter A.	70,000
Goetz, Arthur	170,000
Goetz, Benj.	100,000
Gold, Paul	57,428
Gold, Louis	330,000
Goldberg, Harry	130,000
Goldberg, Isidor	100,000
Goldberger, Morris F.	50,000
Goldberger, William	75,000
Goldman, Maurice L.	100,000
Goldring, David	105,000
Goldsmith, Irving E.	50,000
Goldstandt, F.	80,000
Goldstein, S. E.	135,000
Goodman, Maurice	100,000
Goodnow, David E.	65,000
Goodwin, Edward S.	†1,000,000
Goodwin, Geo. B. M.	50,000
Gordon, Merton G.	50,000
Gordon, Robert	50,000
Gosden, Freeman F.	150,000
Goslin, Julius	500,000
Gottfried, Elias	50,000
Gottlieb, Harry	50,000
Graham, Douglas	50,000
Graham, John	55,000
Graham, Laurence I.	50,000
Grammer, Nisbet	50,000
Granberry, E. Carlton	330,000
Grant, Rollin P.	600,000
Grant, Jr., Wm. T.	*984,000
Grant, Sr., Wm. T.	50,000
Gratz, Isidor	50,000
Graubart, Philip	53,000
Greenbaum, Max..over	500,000
Greenbaum, Samuel	50,000
Greenberg, Samuel about	78,000
Greene, Earl L.	50,000
Greenfield, Frederick W. .....over	100,000
Greenhut, B. J.	200,000
Greenwald, Harold D.	*785,000
Gregg, Albert H.	120,000
Grondahl, Joseph	50,000
Gropper, Oscar H.	250,000
Gross, Benjamin	75,000
Gross, Joseph	138,537
Grosvenor, William M.	50,000
Grote, John H.	60,000
Grynes, Jr., Arthur J.	200,000
Guberman, Louis	60,000
Guenther, Rudolph	50,000
Guest, Edgar A.	50,000
Guggenheimer, C. S.	450,000
Guggenheim, Max	500,000
Guinzburg, Victor	50,000
Guitzler, Morris	167,000
Gumbel, Horace S., Jr.	50,000
Gustin, Max	50,000
Guterman, L.	150,000
Gutner, Simon	67,000
Gutter, Samuel J.	50,000
Guy, John J.	100,000
Haas, Benj. F.	50,000
Haddock, Stewart	50,000
Hageman, Howard C.	50,000
Hale, William B.	50,000
Hall, J. Elliott	450,000
Hall, John H., Jr.	50,000
Hall, John R.	250,000
Hall, Louis F.	125,000
Hall, V. S.	225,000
Hall, William E.	50,000
Hallagan, Simon E.	90,000
Hallagan, S. Edwin	50,000
Halle, Stanley	200,000
Halperin, Louis	75,000
Halpert, Joseph S.	50,000
Halsey, Benj. S.	100,000
Halsey, Cortlandt Van R.	200,000
Hammerschlag, G. W.	70,000
Hammond, Chas. E.	50,000
Harder, Victor A.	60,000
Hardin, John R.	50,000
Hardy, Jr., Charles	110,000
Hare, J. Montgomery	51,000
Hargrave, Newell J.	60,000
Harper, Orlando M.	300,000
Harris, Jacob	85,000
Harris, Louis	50,000
Harriss, Richard	430,000
Harris, Wm. M.	105,000
Harrison, A. E.	135,000
Hart, Lorenz (c) .over	50,000
Hart, Louis M.	50,000
Harty, William A.	55,000
Harvey, Ralph L.	100,000
Haskell, Charles N.	60,000
Hasslocker, John B.	50,000
Hastorf, Albert H., Jr.	100,000
Hatry, Harry A.	150,000
Hauser, Edwin	50,000
Hawk, Wm. S.	200,000
Hayes, George I.	300,000
Hayes, Usal T.	50,000
Haynes, Benj. C.	125,000
Hays, Arthur Garfield	*122,000
Heald, Daniel A.	200,000
Healy, Wm. P., M. D. over	100,000
Hecht, Aaron	700,000
Heckscher, James	80,000
Hedrick, Bayard M.	130,000
Heffernan, Mr.	50,000
Held, Max	80,000
Heller, William	189,000
Hellman, Carl R.	75,000
Hemphill, Clifford	1,000,000
Henderson, C. A.	130,000
Henry, Robert E.	120,000
Henry, William H.	50,000
Herbach, Morris ..over	50,000
Herget, H. G.	*325,000
Herkimer, Bert S.	65,000
Herman, Leslie	50,000
Herrick, Walter	75,000
Hersch, David T.	57,000
Hersey, Charles A.	100,000
Hertzig, Charles	100,000
Hesslein, Max	300,000
Hetlich, Albert T.	50,000
Heye, Carl	52,000
Heyl, Jacob	50,000
Heyman, Abraham	250,000
Heyniger, Ella K.	100,000
Heywood, Robert R.	50,000
Hickox, Charles R.	50,000
Hicks, Nathan W.	50,000
Hight, Gordon L.	75,000
Hildick, Walter H.	60,000
Hill, Thomas	300,000
Hilles, Chas. D.	1,000,000
Hillman, Joel	500,000
Hillman, Julian	150,000
Hillson, Max S.	75,000
Hilson, Edwin I.	100,000
Hinds, William L.	110,000
Hinman, Louis S.	50,000
Hirsch, Isaac H.	50,000
Hirschfield, Jacob	50,000
Hirschland, Franz H.	50,000
Hirshborn, Jos. H.	300,000
Hirsh, Leo H.	278,000
Hobson, Richmond P.	†50,000
Hockmeyer, Clive E.	100,000
Hodgman, Charles A.	50,000
Hodgman, George B.	50,500
Hodgrens, Thos. M.	150,000
Hodgson, Caspar W.	100,000
Hodkinson, Wm. W.	114,000
Hoeber, E. and Spring	100,000
Hoffman, E. F.	75,000
Hoguet, Robert L.	72,500
Hohnstonim, Ed. J.	75,000
Holbein, Edgar A.	75,000
Hollins, F. C.	100,000
Hollins, H. B.	100,000
Hollins, H. P.	1,000,000
Hollis, Roy C.	86,000
Holmes, Bettie F.	100,000
Holston, Ray C.	100,000
Holzman, Asher	80,000
Hooper, Thomas D.	110,000
Hopkins, Nath'l R.	100,000
Horn, H. Schuyler	72,000
Horton, Harry L.	50,000
Horton, James R.	100,000
Horowitz, Joseph	55,000
Houghton, H. S., M. D.	75,000
Houghton, William H. E.	50,000
Houston, H. C.	100,000
Howard, Roy W.	2,000,000
Howe, Arthur H., Jr.	100,000
Howell, Louis Walker	55,000
Howlett, James R.	140,000
Hubbard, Ralph H.	70,000
Hubbel, John R.	50,000
Hubshman, Louis	50,000
Huff, Perez F.	350,000
Huffard, John B.	51,000
Hughes, Jr., Chas. E.	250,000
Humes, Augustine L.	134,000
Hunt, Arthur K.	250,000
Hunter, Francis T.	200,000
Hunter, Guy O.	375,000
Hupfel, Adolph G.	50,000
Hurd, George F.	50,000
Husch, Herman	200,000

Husted, Theo. I.	50,000
Hutner, Bernie	325,000
Hutton, Edward F.	200,000
Hutton, Franklin L.	50,000
Hutton, Wm. D.	100,000
Hyde, James H.	100,000
Hyman, Abraham	64,000
Hyslip, Marc	100,000
Imbrey, S. Howard.over	100,000
Ingle, Arthur H.	100,000
Isaacs, Irving H.	100,000
Isaacs, Irving L..over	2,000,000
Isenstein, Otto	100,000
Israel, Achille F.	100,000
Ittleson, Henry	210,000
Jackel, Salo	85,905
Jackson, Herbert E., Dr.	50,000
Jackson, Samuel	100,000
Jackson, Willis K.	100,000
Jacobi, Harold	200,000
Jacobi, Sanford	250,000
Jacobs, Arthur C.	50,000
Jacobs, David	50,000
Jacobs, Samuel K.	75,000
Jacobs, Sigmund	52,500
Jacobson, Gustave S.	50,000
Jacobson, Jos. C.	65,000
Jacobson, William C., M. D.	50,000
Jakobson, Louis	100,000
James, Harry	50,000
Janis, Elsie	50,000
Jeandheur, George J.	50,000
Jenkins, Roy N.	50,000
Jewell, Walter H.	75,000
Jockin, William P.	65,000
Johns, W. Harry	63,000
Johns, Wm. H.	175,000
Johnson, Arthur A.	100,000
Johnson, George C.	85,000
Johnson, Dr. F. Elmer	150,000
Johnson, James F.	92,000
Johnson, John M.	80,000
Jolson, Al. .....over	250,000
Jolson, Albert	75,000
Jonas, Max	76,000
Jonas, Ralph	100,000
Jonasson, Joseph	70,000
Jones, Harry L.	200,000
Jones, C. Hyland	160,000
Jones, Marvin F.	100,000
Jones, S. H.	60,000
Jordan, William W.	50,000
Joseph, Dave S. (g)	about*1,100,000
Joseph, Michael	400,000
Josephson, Louis	115,000
Josias, Herman	125,000
Judd, Orrin R.	65,000
Julbe, Vincente M.	122,000
Kahn, Arthur	70,000
Kahn, Bernard	150,000
Kahn, Harry	99,000
Kahn, Joseph	105,000
Kahn, Louis	150,000
Kahn, Samuel	150,000
Kaiser, Gordon H.	75,000
Kallet, Joseph S.	125,000
Kalmanoff, Joseph	183,000
Kalt, Isidore M.	50,000
Kaplan, Jack	*1,600,000
Kaplan, James	60,000
Kaplan, Mordecai M.	50,000
Kaplan, Samuel M.	100,000
Karmel, Ralph R.	50,000
Karsch, S.	64,000
Kassler, Louis	52,500
Kaufman, Edwin G.	130,000
Kaufman, Herbert	1,000,000
Kaufman, L. R., M. D.	100,000
Kaufman, Oberleden	250,000
Kaufmann, Max	100,000
Kaupe, Johnnes, H. W. A.	100,000
Kearton, Cuthbert E.	52,500
Keeler, Lansing	55,000
Kehaya, Ery	*1,250,000
Keily, Cornelius J.	50,000
Keller, Hugo P., Jr.	100,000
Kelley, Don M.	90,000
Kellog, Gordon	85,000
Kelly, Arthur W.	50,000
Kelly, Edward B.	50,000
Kelly, William D.	50,000
Kempner, S. Marshall	50,000
Kendall, Messmore	325,000
Kennard, Edward	61,000
Kennedy, David E.	50,000
Kennedy, Edward	75,000
Kennedy, James, Jr.	192,355
Kennedy, John	100,000
Kent, Maurice	68,100
Kenton, Sidney F.	55,000
Keppet, Howard	50,000
Kerley, Chas. Gilmore	170,000
Kern, Edward E.	75,000
Kern, Frank P.	50,000
Kerrigan, Arthur	200,000
Kessler, James M.	100,000
Kessler, Michael	50,000
Kertscher, Edward	70,000
Kertscher, Theodore	95,000
Ketcham, William T.	100,000
Keys, Clement M.	100,000
Kiel, August	50,000
Kies, William S.	62,500
Kilpatrick, James L.	79,000
Kimball, Walter C., & Kincaid, Frederick	100,000
Kimball, Walter F.	150,000
Kinberg, Benj. A.	55,000
King, Henry	50,000
King, Herbert R.	50,000
King, John J.	100,000
Kittel, Ernest G.	50,000
Kleeman, Arthur S.	100,000
Klein, Anna	50,000
Klein, Benj. W.	120,000
Klein, Harry	50,000
Klein, Henry	*735,000
Klein, Joseph	50,000
Klein, Leo	100,000
Klein, Theo.	100,000
Klein, Sidney J.	50,000
Klitz, Robert H.	100,000
Klugman, Herbert	100,000
Knapp, Henry K.	50,000
Knauth, Walter N.	250,000
Kneeland, Yale	50,000
Knight, Alfred	50,000
Knoblauch, Charles E.	85,000
Knoedler, Ed. L.	205,000
Koch, Isidor	500,000
Kohnstamm, Lothair S.	50,000
Kollman, Herman	75,000
Korn, Daniel	50,000
Korn, Fannie M.	100,000
Kossar, Max	200,000
Kosch, Harry G.	200,000
Kountze, Herman D.	200,000
Kramer, Jules	50,000
Krass, Nathan	50,000
Kreshover, J. S.	50,000
Kress, Samuel ...over	50,000
Kriedel, Martin M.	50,000
Kriedel, Samuel	100,000
Krohn, Stanley M.	52,000
Krohnberg, Samuel	50,000
Kroll, Cornelius	100,000
Krom, Edwin H.	*1,280,000
Kronberg, Louis	100,000
Kronberg, Samuel	100,000
Krumdieck, Charles L.	100,000
Kugelmass, Isaac N.	100,000
Kuhn, Isaac	53,000
Kutcher, Geo. K.	520,000
Kuttroff, Adolph	50,000
Laidlaw, Alexander	250,000
Laing, David A.	50,000
La Monte, George	50,000
Lampe, H. F.	50,000
Lamson, Horace H.	51,000
Landes, John S.	55,000
Landesco, Alexander	60,000
Lane, Frank L.	100,000
Lane, Mervin L.	100,000
Lang, George W.	60,000
Lang, Joseph E.	65,000
Largey, M. S.	100,000
LaRocca, Anthony C.	100,000
Larrabee, Benj. E.	70,000
Lasky, Jesse L.	*5,000,000
Latz, Edwin K.	52,500
Lauinger, George	63,000
Lauterstein, Benj.	131,250
Lauterstein, Leon	50,000
Law, Frederick H.	95,000
Lawrence, Effingham	129,000
Lawrence, W. W.	75,000
Lazo, Antonio	280,000
Leahy, Daniel T.	50,000
Leary, Frederick J.	225,000
Le Boutillier, Philip	*2,220,000
Ledermann, Frank	100,000
Lehman, Herbert H.	110,000
Lehrer, Max M.	175,000
Lemkuhl, Charles A.	55,000
Lenhart, Chas. G.	50,000
Lennon, Thos. F.	76,830
Leon, Walter	65,000
Leonhardt, Frederick H.	65,000
Leslie, James	50,000
Leslie, Robert L.	100,000
Leslie, Warren	250,000
Leslie, Warren, Jr.	66,500
Leterman, Elmer	*500,000
Levi, Arthur D.	100,000
Levi, Hilda D.	100,000
Levi, Philip J.	450,000
Levy, Alexander J.	190,000
Levy, Arthur A.	54,000
Levy, Benj.	50,000
Levy, Edward D.	50,000
Levy, Felix	117,000
Levy, Jacob	200,000
Levy, John	100,000
Levy, Jules	100,000
Levy, Morris	65,000
Levy, Myron B. ..over	500,000
Levy, Nathan	200,000
Levy, Nathaniel	50,000
Levy, Morris	65,000
Lewis, Howard	50,000
Lewis, Richard	50,000
Lewis, L. S.	59,500
Lewis, Morris	64,500
Ley, Fred'k T. .....over	250,000
Libaire, Henry A.	75,000

"YOUR PLACE IN THE BUSINESS RECOVERY"

MOST of our troubles have been liquidated, or are being liquidated.

The only thing in business that matters now is today and tomorrow. Yesterday is under the bridge and over the dam. Its benefit has been to tell us what not to do today and tomorrow, or, if we have done some good things yesterday to do some more of them today and tomorrow. No one will buy anything yesterday.

To survive we must survey. The future situation, now rosy, must be planned for. Taking punishment is part of the job. We have been without benefit of tailwind. Now we are starting to get it again. It is up to us to dig into our reserves of energy.

America is going forward. Optimism is a lasting trait in the American character, but it must be thinking, not unthinking, optimism. It must be something more than good intentions.

We have experienced both prosperity and adversity. We have been halted and chastened by the depression.

Sometimes misfortune is the very thing we need. It takes life to knock us sensible. Men and women were taking too short a cut to financial independence.

The American is careless of money once gained. One of the easiest fields in which to sell "magic" to the public is in the field of money. Every generation has to try its financial experiments all over again. Buncombe and blue-sky which promises magic profits is our greatest competitor.

We all recognize that we must be more than mere mercenaries. If we are to tap our reserve power, we must be enthusiastic. Are we mannikens or men? Even Ty Cobb had his "no hit" streaks but he kept right on going to bat. He kept on trying. "Try"—you have something to "try" for.

The only way we will know whether or not the buying season has arrived is to be constantly out exposing ourselves to the opportunities of it. Spasmodic flurries of effort rarely accomplish much. It would seem as if the public generally has reached a sort of general intention to buy. We should concentrate a sudden, dynamic pressure on that intention, the final urge to push them over. Our sales talk should be colorful. Let us get away from the dreary monotony of the mediocre. The market analysis is clear. Do something about it.

There is no caste system in insurance selling—there is no ceiling to possible earnings. For one's self, for one's family, one must hurry. Be a known and valued man in your community.

Business success in our business is entitled to rank as a moral virtue. The only way—the successful way—to start selling is to sell. Why bemuse ourselves with words? Refresh your state of mind if you wish, by drinking at the fountain of philosophy, but then put it into action.

Stop dignifying minor considerations. Let us magnify our major ones. Let us be men of action and not see too many of the difficulties surrounding every decision, and, while we hesitate and doubt, permit life to march past us.

There is surely no emotion we need more than courage. Build an ambition picture to fit your abilities. Throw away the fine resolution that is not carried out; "in bed" resolutions: yeasty enthusiasms. I think it is fair to mark any man "Failed" if he fails to do his best.

A life underwriter must play the game and do his best or else be looked upon as an inferior, not by his superiors, but worse, by his own equals. A good life insurance man is simply a dreamer with a good balance wheel.

Life is practical, life is idealistic. And so is life insurance. Life insurance is idealism and practicality in balance. Surrender neither. It is impractical only to be practical. It is foolish to be only idealistic.

"Ideals," Carl Schurz said, "are like the stars; you shall never succeed in touching them with your hands, but, like the mariner on the boundless desert of waters, you take them for your guides and, following them, you reach your destiny."

Develop a religion of courage. A golden opportunity lies in our state of mind.

Emerson has drawn a picture of the days, appearing to man like silent, muffled figures, each figure bearing a gift. The figure does not urge that the gift be taken—it stands silently by, and if we do not choose to take the gift, it departs silently, as it came. But each day the gift the figure bears, shrinks.

"Lincoln was not great because he was born in a log cabin, but because he got out of it—that is, because he rose above the poverty, ignorance, lack of ambition, contentment with mean things and low aims which keep so many thousands in the huts where they were born."

It is now time to go from oratory to action. Our present opportunities are fruitful. Our future progress will outrun all calculations. We stand upon the shoulders of yesterday—and thus look out across broader landscapes into wider horizons.

RIEHLE AGENCY

EQUITABLE LIFE

Equitable Suite

11th Floor, Pennsylvania Building

225 WEST 34th STREET NEW YORK, N. Y.

Telephone: **LAckawanna 4-4300**

Lichtenburg, Bern.	50,000
Lichtenstein, Julius	50,000
Lichtman, Alexander	80,000
Light, Norbert D.	100,000
Linder, William	50,000
Lindo, Cecil V.	100,000
Lindquist, John A.	75,000
Linsky, Benj.	50,000
Lippman, Wm.	90,000
Liptak, A. Buckley	50,000
Lissey, Bernard	60,000
Litchfield, Electus D.	120,000
Littell, Robert	100,000
Little, Arthur W.	473,500
Little, Winslow	60,000
Littmann, Morris	150,000
Littwitz, Walter C.	71,000
Livermore, Jesse L. over	100,000
Lober, Louis	250,000
Lobsitz, S.	100,000
Loeb, Carl	100,000
Loew, David L.	100,000
Lohse, Charles	121,000
Lopez, Vincent	70,000
Lorie, Edgar J.	200,000
Loth, Henry A.	200,000
Louch, Walter G.	100,000
Louria, Alex. L.	100,000
Love, Harry I.	100,000
Lovejoy, Thos. E.	100,000
Lovell, Ross M.	55,140
Low, Seth	100,000
Lowe, Joe	250,000
Lowenfeld, Pincus	130,000
Lowenfield, Isaac	102,000
Lowthian, Walter E.	50,000
Lozier, H. A.	100,000
Lubin, Herbert	400,000
Lucas, Gene	131,000
Ludington, Elliot K.	100,000
Ludwig, Arthur I.	50,000
Lufkin, Chauncey F.	50,000
Luke, A. K.	117,500
Luke, David L.	150,000
Luke, James L.	90,000
Luke, William G.	225,000
Lustig, Henry	125,000

Lutrin, Louis	100,000
Lyon, John D.	70,000
Lyon, John H.	69,712
Lyon, Walter	300,000
Maaloe, Frederick W.	52,000
Mabbett, Fred A.	50,000
MacDuffie, Rufus L.	65,000
MacFadden, Bernarr	1,000,000
Mack, Hugo S.	50,000
Mack, J. H.	150,000
Mack, Lawrence W.	50,000
Mack, Sam	50,000
Mackay, George D.	50,000
Mackay, Joseph	50,000
Macnamee, Daniel	80,400
Macy, Carleton	50,000
Maddox, William J.	100,000
Magnus, Percy C. (e) about	*195,000
Mahone, George S.	260,000
Mallett, Guy C.	50,000
Maloney, Peter, Jr.	50,000
Mandel, Henry	*2,200,000
Mandelbaum, Harris	100,000
Manley, Sidney A.	85,000
Manne, Samuel	400,000
Manton, Martin T.	240,000
Manville, H. E.	100,000
Marconi, William	750,000
Marcus, Abraham	100,000
Margulies, Irv., M. D.	75,000
Marino, Frank F.	53,000
Markert, Russell E.	150,000
Markey, Richard	55,000
Markin, Morris	50,000
Marks, Martin D.	50,000
Markthaler, Theo. H.	85,000
Mars, John B.	60,000
Marsching, J. H.	100,000
Marston, Hunter S.	350,000
Martin, Michael J.	100,000
Marx, Lawrence...over	2,000,000
Marx, Leonce	*1,000,000
Marx, Louis	50,000
Mathews, Joseph	200,000
Mathews, William K.	50,000
Matteson, Leonard J.	75,000
Maxwell, Henry L.	100,000
Mayer, Jerome	75,000
Mayer, Benj. W.	100,000
Mayer, Charles	150,000
Mayer, Sidney L.	150,000
Mayers, Sylvester	240,000
Mayor, Joseph B.	50,000
Mayper, H. M.	234,000
Mazur, Paul M.	250,000
McAleenan, Arthur	100,000
McAleenan, Donald	100,000
McAleenan, John S.	50,000
McAleenan, Kenneth	50,000
McAleenan, Henry	100,000
McAndrews, Thos. F.	100,000
McBride, Karl R.	73,000
McBurney, Charles	75,000
McCabe, Frank J.	75,000
McCall, John C.	100,000
McCormack, John	1,000,000
McCormack, Wm. J.	330,000
McCormick, Edward	65,000
McCreery, H. F.	100,000
McCrorey, John G.	145,000
McCullough, Hall	50,000
McCullough, Willis G.	225,000
McCurdy, Gilbert J. C.	65,000
McDermott, Jas. A.	110,000
McDonald, Edwin J.	50,000
McDonald, Frederic	100,000
McDonald, Wm. P.	350,000
McFalls, Robt. B.	50,000
McGauley, Frederick F.	75,000
McGivena, Leo E.	50,000
McGlaughlin, John P.	100,000
McGovern, Frank E.	125,000
McGuirk, Wm. E. about	450,000
McGunigle, Charles F.	100,000
McKee, Thomas M.	500,000
McKesson, Jr., John	50,000
McKey, William	50,000
McKillip, Burlin G.	75,000
McLaughlin, R. G.	50,000
McMahon, E. M.	275,000
McMahon, John J., M.D.	55,000
McManus, Chas. E.	150,000
McMasters, Roy H.	75,000
McMullen, A.	50,000
McNaught, James	100,000
McNeill, Oxford	50,000
McNulty, Frank J.	100,000
McPherson, Walter S.	145,000
McQuarters, A. J.	225,000
McQuillin, John P.	50,000
Meadoff, Abraham S.	50,000
Mears, Robt., Jr.	50,000
Meeker, L. H.	1,000,000
Meinhard, Henry S.	140,000
Mellick, Roger D.	180,000
Melniker, Jacob J.	125,000
Melville, Ward	340,000
Menken, Stanwood S.	75,000
Meracdante, Jos.	125,000
Merber, Joseph	50,000
Mershon, Claude A.	52,500
Meseck, Joseph F.	220,000
Mesirow, Nicholas S.	50,000
Mesmer, Louis F.	100,000
Messier, Geo. A.	50,000
Metzger, Howard E.	61,000
Meyer, George G.	100,000
Meyer, Jacob S.	100,000
Meyer, Jacques	75,000
Meyer, Jos. G.	75,000
Meyers, Harry	146,000
Meyers, Samuel	90,000
Michaelis, Herbert	50,000
Michaels, Samuel	50,000
Michilove, Dan	50,000
Michton, Morris	50,000
Migel, Julius A.	50,000
Milbank, Dunlevy	400,000
Miles, Frederick V.	60,000
Miller, Arthur F.	66,500
Miller, Edward C.	50,000
Miller, G. N., M. D.	50,000
Miller, Nathan L. over	100,000
Miller, Wisner	100,000
Millman, Abraham	100,000
Millstein, Harry M.	200,000
Milne, Gordon	50,000
Mindheim, Max	50,000
Minsch, William J.	50,000
Minshall, Rob't	950,000
Minton, G. M.	125,000
Mitchell, Lucien C.	150,000
Mitchell, O. M.	50,000
Mitchell, Sidney Z.	100,000
Mitler, Herbert W.	75,000
Moffett, George M.	50,000
Moffett, James A.	500,000
Mohlman, Geo. A.	102,000
Mohr, Wm. L. about	65,000
Molleson, Geo. A.	50,000
Monsky, J.	263,000
Montgomery, Leland	55,000
Moore, J. Clifford	50,000
Moran, Edmond J.	56,000
Moran, Eugene F. about	*235,000
Morgan, Daniel H.	50,000
Morgan, E. D.	†50,000
Morgan, Frank W.	200,000
Morgan, James J.	150,000
Morgan, Helen	50,000
Morgan, W. D.	50,000
Morgenbesser, Dr. H.	60,000
Morgenthau, Henry	225,000
Morgenthau, M.	150,000
Morrell, Ralph P.	50,380
Morris, Arthur J.	600,000
Morris, Howard	100,000
Morrison, A. R.	75,000
Morron, John R.	170,000
Morse, Daniel P.	200,000
Morse, Walter G.	75,000
Mortimer, Richard	100,000
Moseley, George R.	450,000
Mosler, Arthur R.	50,000
Moss, Benj. S.	60,000
Moss, L. N.	60,000
Motley, Arthur H.	50,000
Mouckel, Louis Chas.	75,000
Mudge, Chas. E.	70,000
Muelberger, Walter	100,000
Mulford, Roy M.	60,000
Munford, Lewis J.	52,000
Munkittrick, M. T., M. D.	85,000
Munro, W. Stanley, Jr.	100,000
Murdock, John J.	50,000
Murnane, Geo. F.	50,000
Murphy, Grayson	50,000
Murphy, Walter J.	50,000
Murray, Edwin C.	50,000
Murray, Geo.	65,000
Murray, Timothy H.	65,000
Muschenheim, Frederick	75,000
Myers, Alfred S.	250,000
Myers, Allen F.	110,000
Myrick, Julian S.	375,000
Naftzger, Ernest W.	50,000
Narelle, Reginald G.	50,000
Nast, Max	75,000
Nathan, Benj.	75,000
Nathan, Jacob	77,500
Nathan, Joseph	50,000
Neary, John F.	212,000
Neff, Peter A.	71,500
Neiger, James	100,000
Nemeth, John	100,000
Nestler, Edwin J.	75,000
Neumaier, Eugene	100,000
New, Gabriel B.	75,000
Newcombe, I. B. about	150,000
Newcorn, S.	50,000
Newman, Henry	100,000
Newman, Samuel	55,000
Newman, Stephen	130,000
Newman, J. K.	500,000
Newmark, Samuel F.	75,000
Newmyer, Alvin	150,000
Newton, Maurice	100,000
Neybauer, Fred H.	75,000
Nichols, Ann	300,000
Nichols, Charles W.	200,000
Nichols, James E.	100,000
Nichols, William H.	50,000
Nicklas, Chas. A.	110,000
Niles, Frank A.	100,000
Nolan, John J., Jr.	100,000
Nordlinger, Gerson	80,000
Norman, Edward A.	100,000
Norton, Harold	75,000
Noyes, Charles F.	*1,110,565
Nowman, Bradford, Jr.	100,000
Nussbaum, Jos.	55,000
Oakley, Burford S.	50,000
Oberdorfer, Jonas L.	85,000
O'Brien, John P.	50,000
O'Brien, Morgan J.	200,000
O'Brien, Laura	175,000
O'Connell, Vincent	80,000
Ogden, Geo.	100,000
Oggiano, Ralph	62,500
O'Gorman, James A.	50,000
Ohrstrom, Geo. L.	100,000
Oishei, John R.	200,000
Oler, Wesley M.	50,000
Oliver, Herbert G.	75,000
Oliver, James	50,000
Oliver, Thomas E.	80,000
Olson, John A.	51,000
Olvany, William J.	100,000
Olwell, Lee E.	100,000
Ong, D. G.	50,000
Opitz, Charles F.	50,000
Opitz, Henry R.	79,000
Opitz, John	69,000
Oppenheim, Chas., Jr.	100,000
Oppenheim, Paul	60,000
Orgain, Roy	69,190
Ortenberg, Adolph	100,000
Orvis, Schuyler	150,000
Osborn, Alexander F.	102,570
Osborn, A. Perry	220,000
Osborn, D. M.	80,000
Osborne, Dean C.	215,600
Osgood, J. C.	165,000
O'Shea, J. Edmund	100,000
Osterwald, Albert O.	112,500
Ott, John A.	54,000
Owell, Lee	500,000
Owen, William	50,000
Packer, Frank M.	50,000
Pagenstecher, A.	50,000
Paige, E. W.	130,000
Paine, R. G.	70,000
Paley, Archie	100,000
Palitz, Clarence Y.	†1,000,000
Palitz, Samuel	150,000
Pannill, Fitzhugh C.	50,000
Parker, Lindsay R.	90,000
Parks, Elton	50,000
Parson, Hubert T.	75,000
Parsons, Argyll R.	88,900
Parsons, Harold C.	50,000
Paskus, Benjamin	100,000
Pasternak, Harry	51,500
Paterno, Chas. V.	50,000
Paterno, Joseph	*1,300,000
Paterno, Michael E.	75,000
Paterson, Benj. K.	50,000
Paterson, R. W.	75,000
Patterson, Morehead	50,000
Patterson, R.	425,000
Patterson, Rufus L.	250,000
Patterson, Stuart H.	60,000
Patton, Arthur J.	165,825
Pattullo, Geo. R.	50,000
Paulsen, Paul W.	100,000
Payne, Donald	65,000
Peacock, A. B.	100,000
Peabody, Dudley	100,000
Peale, Rembrandt	100,000
Peale, Rembrandt, Jr.	125,000
Peck, Henry C.	80,000
Peck, Herbert R.	50,000
Peck, Samuel W.	50,000
Peffer, Henry I.	*1,060,000
Peelle, Henry E.	250,000
Peet, W. Creighton	50,000
Pels, Walter	115,000
Pelzer, B. Henry	150,000
Pelzer, Frederick	100,000
Perara, Leonella	50,000
Perkins, C. Lawrence	50,000
Perls, Martin	60,000
Pfizer, Charles	100,000
Philbin, Hugh F.	252,000
Phillips, A. R.	55,000
Phillips, Henry H.	70,000
Phillips, David L.	50,000
Phillips, John S.	56,000

Policies for Children

protect the "greatest investment in the world." Start now to build habits of thrift, or use a Security Mutual Life Juvenile policy to build an educational fund for college.

Parents are always interested in providing for children. The new 20 Year Endowment and 20 Pay Endowment at 64 will win an interview in any home.

Cash and loan values and dividends make Security Mutual Juveniles of unusual interest. The Payor Benefit Clause is especially appealing.

Security Mutual Life Insurance Company

BINGHAMTON, N.Y.

Phillips, Wm. A..... 100,000
Phinney, Albert J. .. 55,000
Pieper, Alphonse F. .. 130,000
Pieper, Oscar H. 137,000
Pierce, Walter L..... 94,000
Pierson, Leon D. 77,000
Pinkus, Fred S..... 200,000
Pitcher, James R..... 50,000
Pinto, Jos. 62,000
Platt, Harry A..... 75,000
Platt, Harry C..... 100,000
Platzek, M. W..... 50,000
Plaut, Edward 350,950
Plant, Herman 140,000
Plaut, Leopold 60,000
Plumer, B. A..... 500,000
Poll, Dr. Daniel..... 100,000
Polachek, Victor H. .. 104,000
Pollitz, Jr., George S.. 250,000
Pollock, Isaac 60,000
Pollock, Julius 50,000
Pomeroy, Eugene C. .. 100,000
Pomeroy, Geo. L. 50,000
Ponzio, Jas. J. 100,000
Poor, Edward E. 50,000
Pope, Generoso 112,000
Popper, Harry J. 130,000
Porter, Arlington W.. 50,000
Portugal, Isidor 65,000
Posen, Daniel 50,000
Post, Fredk. H. 50,000
Potter, E. C..... 100,000
Potter, Wm. C..... 250,000
Potts, William B. 142,000
Powell, Richard R. B.. 50,000
Powell, Stephen A. .. 50,000
Powers, George A. ... 53,000
Powers, Walter H..... 50,000
Pratt, Charles M..... †50,000
Pratt, Harold I...over 1,000,000
Pratt, John T., Jr.... 350,000
Pratt, Geo. D.....over 500,000
Pratt, Richardson 175,000
Price, David 90,000
Priddy, Lawrence 250,000
Prince, Dr. Howard L. 81,000
Proctor, Fred'k F..... 100,000
Proctor, Jr., Fred'k F. 100,000
Propper, Leo 350,000
Pulsifer, N. T..... 100,000
Pusey, W. W..... 100,000
Putnam, Jr., H. W.... 65,000
Qualey, Ethel D. 50,000
Quantrell, Ernest E. .. 50,000
Quimby, John G..... 50,000
Rabinovich, Frank ... 130,000
Radley, John J..... 75,000
Rafalsky, Mark 50,000
Rafsky, C. S..... 110,000
Ranck, Paul S. 100,000
Rand, Geo. F. 75,000
Rand, Geo. F., Jr. ... 50,000
Randall, Carl N. 50,000
Raphael, Michael 59,000
Rash, Chas. 91,000
Rasseta, Ed. L....over 100,000
Rathbone, J. Arnot ... 235,000
Ray, Chas. E. 100,000
Raymond, Irving E... 1,000,000
Read, Bayard W. 50,000
Read, Wm. A., Jr. ... 100,000
Ream, Robt. C. 75,000
Reamer, J. M..... 50,000
Reck, Amzi G. 50,000
Redfield, Joseph B..... *170,000
Reed, Ralph 84,380
Reed, Carroll W..... 126,000
Regensburg, Mortimer 112,500
Reich, Alexander 90,000
Reichberg, Louis 50,000
Reichman, Reginald .. 50,000
Reid, Armour D. 100,000
Reid, Leon 100,000
Reilly, Chas. F. 100,000
Reinach, Maurice 60,000
Reinach, Udo M. 123,000
Reinenman, Bernard . 50,000
Reiner, Samuel..... 125,000
Reingold, Phil. 75,000
Reis, Arthur 1,750,000
Reiss, Chas. 50,000
Rennie, Robt. 82,000
Rentner, Harry 67,417
Rentschler, Gordon S. over 1,000,000
Renwick, Howard G. .. 80,000
Resor, Stanley B. *1,885,830
Reuben, Milton H..... 63,000
Reuter, George P..... 50,000
Reyburn, Samuel W... 125,000
Reynolds, De Witt C... 70,000
Reynolds, Wm. H..... 485,000
Rhoades, Theo. E. 160,000
Riach, A. H..... 50,000
Rice, Bertram 75,000
Rice, I. G..... 50,000
Richards, E. L..... 700,000
Richards, Fred L. 100,000
Richardson, W. W..... 80,000
Richman, Harry 1,000,000
Richter, Daniel 200,000
Ridgway, Ivison B. .. 100,000
Rie, Paul A. 85,000
Rieser, Willy 50,000
Ripin, Maurice B..... 250,000
Ripin, Seymour H..... 200,000
Risley, John E..... 50,000

Ritchey, Jas. V. 52,000
Ritter, H. H., M. D... 50,000
Roberson, W. B..about 165,000
Roberts, Lewis 100,000
Robertshaw, G. A.over 200,000
Robertson, Millard M.. 100,000
Robeson, Geo. W. 70,000
Robinson, Bernard ... 50,000
Robinson, E. Boykin.. 90,000
Robinson, Harry E. .. 175,000
Robinson, Harry A.... 50,000
Robinson, Nelson 100,000
Robinson, Thomas A.. 250,000
Roche, Valentine L. . 55,000
Rocker, Louis P. 55,000
Rockefeller, John D... 50,000
Rockmore, Elias L. .. 60,000
Rockwell, B. 121,600
Rockwell, Marguerite A. 50,000
Roden, Percy 203,000
Rodesk, Louis 72,000
Rodgers, Richard B.(c) over 50,000
Rogers, Gustavus A... 200,000
Rogers, Charles R.... 300,000
Rogers, Jr., H. H..... 1,500,000
Rogers, Saul E..... 60,000
Rogosin, Israel 100,500
Roland, Gilbert ..over*1,000,000
Romberg, Sigmund .. 50,000
Ropes, Charles 100,000
Roseberg, Heyman ... 100,000
Rosen, A. H..... 150,000
Rosen, Walter T..... 500,000
Rosenbaum, Sol. G.... 1,000,000
Rosenbaum, William .. 75,000
Rosenberg, Isadore G.. 65,000
Rosenberg, Max 50,000
Rosenberger, Carl 50,000
Rosenblatt, Louis C. .. 100,000
Rosenbluh, Louis 50,000
Rosenfeld, Adolph ... 50,000
Rosenfeld, Harry 200,000
Rosenfield, Hugo 50,000
Rosenstein, Nettie .. 50,000
Rosenthal, A. S..... 50,000
Rosenthal, E. C..... 100,000
Rosenthal, Emanuel.... 250,000
Rosenthal, Joseph 80,000
Rosenthal, Mark 50,000
Rosenthiel, Louis 600,000
Rosenzweig, Robert ... 50,000
Rosett, Max 60,000
Rosoff, Samuel 75,000
Ross, Albert 55,000
Rossell, Harry S. 110,000
Rossi, Cecil 100,000
Rossiter, Edward L... 100,000
Roten, Julius F..... 250,000
Rothafel, S. L. (Roxy) 401,200
Rothenberg, Fred N. 85,000
Rothfarb, Samuel 50,000
Rothschild, Harry S... 100,000
Rothwell, J. M..... 70,000
Roulston, Thomas H.. 300,000
Royle, Joseph 75,000
Rubin, Max 85,000
Rubino, Gabriel 50,000
Ruffalo, John B. 50,000
Rukeyser, Lawrence .. 75,000
Rumbles, Arthur R. .. 50,000
Ruppert, Jacob ..... †50,000
Ruppert, Jr., Jacob... †50,000
Rusch, Adolph 100,000
Russell, Frank 98,789
Russell, Franklin 50,500
Ruth, George H. (Babe) 500,000
Ruttern, Frank 65,000
Ryan, John N..... 50,000
Ryan, Matthew W. .. 100,000
Sabey, Harold 300,000
Sabin, C. H..... 600,000
Sack, Isidor 58,000
Sackett, Walter 65,000
Sadacca, Henri 292,550
Saddlemire, Harold ... 65,000
Saenger, Walter 475,000
Saks, Isadore 150,000
Saks, Simon..... 300,000
Salerno, Albert 80,000
Salisbury, Bert E. ... 100,000
Salmon, Adolph H.... 60,000
Salomon, Albert 50,000
Salomon, Alfred V. .. 61,000
Saltzman, Louis H. .. 50,000
Salvin, Paul 100,000
Salvin, Sam 50,000
Saltzer, Harry J..... 110,000
Sample, William C.... 100,000
Sams, E. C..... 100,000
Samuels, Charles 200,000
Sandzen, Sigurd C. .. 100,000
Sansom, William 50,000
Sapiro, Aaron L..over 50,000
Sarg, F. A..... 750,000
Sarner, Hegman 50,000
Sartorious, Earl 55,000
Sasseen, R. A. 150,000
Sassen, Geo. T. 105,000
Satz, Bert H..... 225,000
Saul, Julius 78,655
Saul, Lester J..... 50,000
Saunders, Albert D... 65,000
Sautterm, Carl M. ... 90,000
Sawyer, Arthur H..... 200,000
Saxe, John G. 100,000

Saylor, Parry D. 477,000
Sayre, Reginald H.... 50,000
Scadron, Jos. 50,000
Scatt, A. C..... 225,000
Schaefer, Herbert W.. *175,000
Schaefer, Oscar F. 56,000
Schaefer, Walter C. .. 51,000
Schaff, Frederic A. ... 68,380
Schaeffer, Herman ... 50,000
Schall, W. A..... 250,000
Scharles, August 50,000
Scharps, Albert T. ... 85,000
Scheider, Alfred 70,000
Schelling, John C. 100,000
Schenck, Jos. M.....*5,250,000
Scherman, Harry 50,000
Schiffer, Jack W..... 100,000
Schill, William N. 100,000
Schiller, Ira A..... 1,005,000
Schirmer, Robert F... 50,000
Schloss, Frederick ... 100,000
Schmid, Geo. E. 53,000
Schmid, Ralph 165,000
Schmidlapp, Carl J. over 500,000
Schmidt, Edward 60,500
Schmidt, Robt. 50,000
Schmoll, Arnold D.... 550,000
Schmoll, Armand 103,500
Schmoll, Sylvian 500,000
Schmuck, Peter 50,000
Schniewind, Heinrich, Jr. 100,000
Schnur, Martin K..... 50,000
Schoellkopf, Jacob F.. 50,000
Schoen, Carl *950,000
Schongallia, Wm. 200,000
Schopp, Dr. Ludwig... 80,000
Schreiberm, Rudolf ... 50,000
Schulberg, Benj. P.... 1,000,000
Schulman, G. 59,500
Schulman, John *120,000
Schumann, Jr., John J. 325,000
Schulte, Arthur 100,000
Schulte, D. A.....over 1,000,000
Schultz, Oswald R..... 77,000
Schultz, Theodore 75,000
Schuman, Frank M.... 110,000
Schusser, Jos. B..... 600,000
Schuster, Joshua 50,000
Schwab, Sidney 200,000
Schwartz, Benj. 50,000
Schwartz, H. J., M. D. 85,000
Schwartz, Nathan.over 50,000
Schwartz, Rudolph L.. 50,000
Schwartz, Frank 50,000
Schweizer, Joseph 50,000
Schwenke, Frederick . 95,000
Scott, Albert 50,000
Scott, George A..... 91,000
Scott, Rufus 100,000
Scoville, Royal L..... 100,000
Scranton, Isaac 85,000
Scully, Geo. 75,000
Seagrove, Gordon K... 75,000
Seaman, Duncan R.... 50,000
Seaman, Jos. H..... 50,000
Secendorf, R. H..... 50,000
Seel, Paul 50,000
Segel, Vivian 100,000
Seigman, Arthur 128,000
Seissen, Theo. A..... 100,000
Selassa, M. C..... 75,000
Selgas, Alfredo 50,000
Selig, Charles 122,000
Selig, Ivan *200,000
Seligman, Sidney 52,000
Seligman, Isaac W.... 50,000
Seligmann, Geo. A.... 50,000
Sequine, Harold C..... 50,000
Sergison, Herbert S... 125,000
Serota, David 50,000
Seymour, Whitney N.. 65,000
Shallcross, Cecil F..... 170,000
Shantz, M. B..... 120,000
Shapiro, Max J..... 175,000
Shapiro, Samuel 100,000
Sheffield, William 60,000
Shepard, Mrs. F. S.... 100,000
Shepardson, Whitney.. 52,500
Sheperd, Howard C.... 110,000
Sherer, William 50,000
Sheridan, Thos. J..... 100,000
Sheriff, Michael 50,000
Sherlock, Carlyle 65,000
Sherwin, Abraham L.. 55,000
Shoemaker, Guy W.... 132,500
Shriver, Samuel H.... 85,000
Shirmer, Paul 50,000
Shubert, Jacob J..... 50,000
Shubert, Lee 50,000
Shuttleworth, W. E... 150,000
Siegel, Henry 500,000
Siegel, James C..... 100,000
Siegel, Joseph A..... 75,000
Siegman, Arthur 900,000
Siegrist, Daniel 50,000
Sigmund, Abraham .. 150,000
Sigmund, Albert 100,000
Silleck, Jr., Henry G.. 100,000
Simmons, Grant G.... 100,000
Simon, Ben L. 50,000
Simon, Geo. D. 50,000
Simon, Harry M. 50,000
Simon, Jesse M..... 125,000
Simon, John 50,000

Simon, Lawrence E. over 1,000,000
Simon, Ralph 125,000
Simon, Robt. E. 250,000
Simons, Isaac 50,000
Simonson, Abraham .. 195,000
Simpson, C. H..... 50,000
Singer, Heyward 250,000
Skinner, Otis 1,250,000
Skolny, Joseph 250,000
Skolny, Leo 250,000
Skouras, Spyros P. ... 75,000
Slavin, Samuel G..... 50,000
Slayden, S. W..... 50,000
Slee, J. Noah H. *50,000
Sloan, John 400,000
Slosburg, Jacob 50,000
Smadbeck, Arthur C.. 51,000
Smiley, Irving, M. D... 60,000
Smith, Charles C. 100,000
Smith, Charles H..... 55,000
Smith, Chas. Howard. 84,000
Smith, Edw. H..... 200,000
Smith, Guy L..... 55,000
Smith, Howard C..... 760,000
Smith, Robert A. C.... 83,000
Smith, Roland 100,000
Smith, Sidney J..... 50,000
Smith, Victor B. 60,000
Smithers, Chas. F..... 120,000
Smolen, Jacob..... 75,000
Smolka, Edward..... 50,000
Snare, Fred.....about 250,000
Snyder, James A..... 50,000
Sobel, Isidore..... 100,000
Sohmer, Hugo..... 50,000
Sokolow, Benj. D..... 50,000
Sonen, William..... 89,000
Sonenthiel. Sam..... 150,000
Sonn, Herbert H..... 550,000
Sonneborn, Rudolph G. *280,000
Soper, Ellis C..... 125,000
Sothern, Edwin A..... 50,000
Speer, Peter M..... 300,000
Speers, James M..... 100,000
Speiden, Leith..... 180,000
Spielberg, Harold..... 60,000
Spitler, Paul A..... 50,000
Sprague, Frank J..... 167,000
Spreckles, Claus A.... 50,000
Squire, C. B..... 75,000
Stadla, Charles A.... 75,000
Stafford, Wm. A. H... 60,000
Stalker, Gale H..... 50,000
Stanfield, Theo..... 75,000
Staples, John, Jr..... 100,000
Stark, Herman..... 70,000
Starr, Louis M..... 100,000
Starrett, Theo..... 53,000
Stebbins, Arthur W...*1,125,000
Steel, Harry O..... 91,000
Steele, Mrs. William.. 200,000
Stein, Jacob A..... 52,000
Stein, Julius J..... 60,000
Stein, Maxmillian..... 100,000
Stein, Samuel..... 85,000
Stein, Solomon..... 60,000
Steinhardt, Laurance.. 150,000
Steinhart, David..... 173,000
Steinman, Edward S... 200,000
Steinway, H.....over 50,000
Stento, Frank..... 50,000
Stephens, Roderick.... 100,000
Stern, Harry..... 200,000
Stern, Henry..... 125,000
Stern, Herbert..... 125,000
Stetson, Nahun..... 50,000
Stevens, Frederic C.... 60,000
Stevens, Ray P..... 150,000
Stevenson, John A.... b500,000
Stewart, Arthur J.... 50,000
Stewart, J. A..... 50,000
Stewart, Louis..... 110,000
Stix, Sylvan L..... 65,000
Stoltz, Charles E..... 50,000
Stone, Fred A..... 60,000
Stone, Harry S..... 55,000
Stone, Karl M..... 50,000
Stone, Robert..... 360,000
Storz, Gottlieb 60,000
Stott, Frank L..... 50,000
Stoughton, Oscar B... 130,000
Stout, Joseph S..... 81,000
Straight, Dorothy W.. 50,000
Strasburger, A. L..... 150,000
Strassburger, Lionel... 50,000
Strassburger, Myer.... 70,000
Straus, Harry H..... 837,000
Straus, Hugh G..... 100,000
Straus, Nathan. Jr... 150,000
Strauss, Leon W..... 200,000
Strauss, Lionel F..... 50,000
Strauss, Manny..... 600,000
Strauss, Manny A.... 100,000
Strayer, Geo. St..... 110,000
Street, Geo. W. 110,000
Street, Thos. F..... 100,000
Strobridge, Richard L. 50,000
Strong, William..... 75,000
Stroock, Ely..... 130,000
Stroock, James E..... 50,000
Stroock, Sol M..... 50,000
Strouse, S..... 75,000
Strull, Meyer A..... 50,000
Stuart, Max..... 55,000
Stulman, Jos..... 50,000
Stumpf, Anthony..... 56,000

Sturgis, Thomas..... 55,000
Sulzberger, F..... 200,000
Sulzer, Albert..... 120,000
Summer, Frank S.... 75,000
Summerfield, Solon E. 1,000,000
Sumner, G. Lynn..... 65,000
Sussman, William S.. 50,000
Sutton, Thos. B..... 100,000
Sveska, Frank L..... 80,000
Swanson, Gloria..... 1,000,000
Swanson, O. W. 137,000
Swanson, Roy A. 50,000
Swartout, R. H..... 50,000
Sweeny, Martin C..... 75,000
Swenson, Swen 74,000
Tait, Geo..... 75,000
Tanenbaum, E..... 65,000
Tanner, Nelson P.... 125,000
Tarbell, Gage E..... 425,000
Tarbell, Mrs. Gage E. 100,000
Tatum, Charles A..... 53,000
Taucher, Hans..... 100,000
Taylor, James L..... 50,000
Thomas, Col. Amos .. 100,000
Thomas, Eben B..... 50,000
Thomas, Fred W. 100,000
Thomas, John Charles. 500,000
Thomas, Percival..... 70,000
Thompson, Edward.... 50,000
Thompson, John..... 50,000
Thompson, Laurea.... 50,000
Thompson, Lewis M... 150,000
Thompson, Wm. J. ... 50,000
Thorn, John C. 55,000
Thorsen, Mitchell 150,000
Thurmond, Jesse L. .. 126,000
Thurston, Howard ... 78,000
Tichy, Joseph 70,000
Tierney, Edwin M. ... 175,000
Tilles, Roy E. 1,300,000
Titefsky, Louis A. 63,939
Tobin, Thos. J. 75,000
Tod, J. Kennedy..over 50,000
Tolins, Jos. P. 50,000
Tompkins, Livingston. 50,000
Towle, John W. *135,000
Tracy, Morris 70,000
Tredennick, Mark C. . 250,000
Tribuno, Mario P. 80,000
Trieber, Mrs. Dela... 50,000
Triest, W. G..... 138,000
Triester, Isaac..... 100,000
Trigger, Samuel H.... 55,000
Trimbey, Edward J... 90,000
Trimble, Robert 95,000
Trobridge, Charles R.. 50,000
Trommer, George..... 150,000
Trounstine, Lewis J... 135,000
Trunure, Geo..... 100,000
Turner, Clifton E. .. 100,000
Turner, Maurice C. .. 200,000
Uhlmann, Simon 100,000
Ullman, Lee..... 80,000
Ullman, Louis 55,000
Ullman, Samuel 50,000
Underwood, John T... 130,000
Untermeyer, Samuel... 150,000
Updike, Nelson B..... 500,000
Uppercu, Inglis M..... 183,000
Uren, Dr. Claude T.... 75,000
Valentine, Howard ... 50,000
Van Berkel, Wilhelmus A. 60,000
Vanderbilt, Cornelius.. 50,000
Vanderbilt, Harold ... 100,000
Vanderlip, Frank A... 1,130,000
VanNostrand, C. B.... 235,000
VanRenssalaer, S. 50,000
Van Staagen, Harry .. 100,000
Van Wyck, P. V. R... 60,000
Van Wye, Leonard C.. 50,000
Vesey, C. E..... 100,000
Vogel, E. C..... 50,000
Vogel, Felix 50,000
Vogel, Heyman 110,000
Vogel, Martin 50,000
Vogt, Albert 118,700
Voice, Jacob A. (e) over *1,000,000
Volk, Albert 75,000
Von Schrenk, Otto ... 100,000
Vose, Alden 200,000
Voxx, Frank 75,000
Voyles, Glenn I..... 300,000
Vuilleumier, Jules A.. 50,000
Wadelton, Francis 65,000
Wadley, Arthur 80,000
Walbridge, Anton 400,000
Walbridge, Geo. 100,000
Walcott, Geo. 125,000
Walker, Burnett 250,000
Walker, Elisha 200,000
Walker, Fred 100,000
Walker, John E..... 105,000
Wall, Chas. S..... 100,000
Wallace, William H... 60,000
Wallach, Roger..... 115,000
Walling, A..... 50,000
Walsh, Richard..... 200,000
Walsh, Jr., Samuel A. 80,000
Walton, E. A..... 50,000
Wanger, Walter S.... 1,000,000
Ward, Diederick..... 100,000
Ward, Henry..... 60,000
Ward, J. L..... 115,000
Ward, James A..... 50,000
Ward, Robert..... 110,000

Waresheim, Harry.... 133,000
Warner, Harry M..... *2,500,000
Warner, Jack L..... 1,000,000
Warner, Joseph..... 100,000
Warner, Truly..... 50,000
Warren, Northam.... 100,000
Washington, George... 260,000
Wassell, Lloyd..... 75,000
Wasser, Samuel..... 55,000
Wasserman, Sam'Lover 100,000
Wasserzug, Samuel.... 55,000
Waterbury, J. M..... 50,000
Waterman, Henry.... 75,000
Waterman, Jos. A..... 51,000
Waterman, Max 66,540
Watermeyer, Frederick 200,000
Watkins, T. H..... 800,000
Watson, Eli T..... 238,000
Watts, Bigelow 50,000
Watts, Edward 100,000
Watts, Ridley 500,000
Waxman, Dr. Murry.. 53,126
Wayburn, Ned *500,000
Webb, Clifton 50,000
Webb, Earle 100,000
Webb, Vanderbilt 100,000
Webster, John Potter.. 65,000
Wechsler, Philip 100,000
Wechsler, Walter 71,937
Wehmeyer, Karl 50,000
Weidenfeld, Camille .. 100,000
Weil, Charles M..... 250,000
Weil, Elias 100,000
Weil, Milton 50,000
Weil, Morris 50,000
Weill, Alexander J.... 500,000
Weinberg, Louis...over 250,000
Weinblatt, Abraham .. 50,000
Weingart, Richard ... 100,000
Weinstein, David 50,000
Weisel, Eddie 1,000,000
Weisel J. Edwin..... 200,000
Weishaar, Leo G. 84,000
Weiss, David.....(b) 200,000
Weiss, Lawrence 52,500
Weissenbach, Henry .. 100,000
Weld, Philip 105,000
Weller, Hubert R..... 100,000
Wellington, Herbert .. 100,000
Wells, Harold 146,000
Wells, Lewis P..... 75,000
Weltzien, Henry 135,000
Wendel, Louis 55,000
Wertheim, Henri P... 100,000
Werthein, Albert 100,000
Weschler, Chas. 65,000
Wetzel, C. F..... 50,000
Wheeler, Charles W... 50,000
Wheeler, Isaac 150,000
Wheeler, Sperry 50,000
Wheelock, Margaret .. 225,000
Whetherhead, Jr., R. J. 50,000
White, Abe .....over 1,000,000
White, Burton 100,000
White, Frank D..... 100,000
White, Morris 2,000,000
Whitehead, Edward .. 355,000
Whitelaw, H. D..... 50,000
Whitlock, Harold 100,000
Wickham, Jos. 50,000
Wiegand, Arthur 100,000
Wiemann, Geo., Jr. .. 60,000
Wiese, J. H. 75,000
Wiggin, Albert H. ... 145,000
Wiggin, Lewis 112,000
Wight, Henry 62,000
Wikstron, Frank 50,000
Wildberg, Jacob 125,000
Wildberg, John J..... 165,000
Wilde, John 50,000
Wile, Ernest 50,000
Wilhelm, C. M..... 100,000
Wilken, Raymond 75,000
Willeke, Willem 50,000
Willer, Simon 164,979
Willets, J. Macy..... 50,000
Williams, Clark 100,000
Williams, Guy H..... *75,000
Williams, J. D..... 500,000
Williams, Louis W.... 75,000
Williams, Robert J.... 86,000
Williams, Frederic ... 60,000
Willsea, Louis 100,000
Wilmington, Edward... 50,000
Wilputte, Louis 105,000
Wilshusen, John 71,000
Wilson, H. H..... 100,000
Wilson, R. Thornton.. 200,000
Wimpfheimer, C. A.... 100,000
Wing, Frank L..about 85,000
Winmill, Robert C.... 1,000,000
Winter, Benjamin ... 3,100,000
Wise, Henry 66,667
Wise, Leo H..... 375,000
Wittman, Jos. 154,000
Woerz, E. G..... 50,000
Wolf, George 50,000
Wolfe, Arthur 125,000
Wolfe, Menko H..... 100,000
Wolff, Herbert A..... 250,000
Wolff, Sidney 50,000
Wolf, Harry 200,000
Wolff, Sigmund 50,000
Wolfson, Henry 83,000
Wood, Benjamin 85,000
Wood, Charles 100,000
Wood, Henry 150,000
Woodward, Donald ... 100,000
Woodward, William .. 50,000
Woolf, Louis 52,000
Woolsey, Allison 55,000
Woolworth, Norman .. 250,000
Woolworth, Velma ... 50,000
Worden, Clarence 100,000
Work, Charles M..... 125,000
Worrall, Richard 100,000
Wortherspoon, William 50,000
Wortman, Martin..... 250,000
Wright, Joel H..... *86,000
Wuerter, E. A..... 145,000
Wunder, Rev. Clinton.. 100,000
Wurlitzer, Farny 50,000
Wurst, Perry 102,000
Wyeth, Huston 300,000
Yankauer, Alfred..over 100,000
Yard, Raymond 66,000
Yates, Harry 100,000
Yates, Henry 59,000
Yates, Herbert J..over *3,000,000
Yeagerm, Harold 302,000
Yeska, Joseph 50,000
Yglesias, Luis 50,000
Yorke, Arthur 87,000
Young, Bert 82,218
Young, C. E..... 90,000
Young, Fred 102,000
Young, V. H. P..... 50,000
Young, Willard, Jr. .. 150,000
Yourn, Eldon 70,000
Zatinsky, Irving 100,000
Zaugg, John 50,000
Zeigler, Charles 110,000
Ziegler, Frederick 65,000
Ziegler, I. Z..... 50,000
Ziegler, William, Jr...*4,500,000
Zimmermann, Carl ... 130,000
Zimmerman, David ... 70,000
Zinn, Arthur 100,000
Zinn, Martin 50,000
Zoeller, Henry 85,000

* Includes business insurance.
†Business insurance.
§ Also listed Chicago.
a Also listed Bayonne, N. J.
b Also listed Philadelphia.
c Co-partnership business.
e Also listed Brooklyn.
g Also listed Rahway, N. J.

NORTH TONAWANDA

Rand, Jr., J. H..... 160,000
Rand, Sr., J. H..... 100,000
Robinson, Fred 100,000
White, Guy 75,000

NORWICH

Eaton, Robert D..... 60,000

OGDENSBURG

Newell, W. Allan..... 125,000

OLEAN

Andrews, Leland 65,000
Dusenbury, Wm. A.... 700,000
Ewing, A. E..... 93,000
Flynn, Wm. 125,000
Groves, M. M..... 100,000
Havens, Merle 50,000
Karl, J. M..... 75,000
Kinley, Adam 50,000
Markham, Geo. W..... 50,000
Morris, Dr. R. B..... 80,000
Phillips, G. D..... *240,000
Phillips, N. E..... *215,000
Rengel, Father E. J... 100,000
Runals, Dr. A. L..... 70,000
Tapp, Fred'k H..... 85,000
Thomas, F. C..... 100,000

* Includes business insurance.

ONEIDA

Finley, Dr. Edmond L. 70,000
Goldstein, J. M. 100,000
Haskel, Edward L. over 50,000
Hermann, Karl ...over 50,000
Hermann, William.over 75,000
Holbert, William ..over 100,000
Kallet, M. J.....over 100,000
Rich, William H...over 100,000

OSWEGO

Armstrong, H. L..... 100,000

OYSTER BAY

Birmingham, John F... 250,000

PALMYRA

Abbott, George L..... 75,000

PAUL SMITHS

Muncil, Benjamin A... 60,000

PEEKSKILL

Dain, F. McL..... 70,000

PELHAM

O'Neil, Geo. M..... 100,000

PHILMONT

Harder, Frank B..... 102,500

PLATTSBURG

Bonyea, L. A..... 75,000
Finberg, B. F..... 100,000
Gioiosa, A. 50,000
Hodgkins, E. K..... 50,000
Jaques, W. B..... 75,000
Marshall, A. H..... 100,000
Mayette, William 75,000
Myers, John 100,000
Sharron, Roswell A.... 75,000
Van Dyke, Frank J.... 75,000

PORTVILLE

Andrews, Frank 70,000
Hackett, Dr. G. C..... 90,000
Phillips, Gordon D..... 240,000
Pollack, Arthur 55,000
Vergason, C. L..... 50,000

POUGHKEEPSIE

Gaines, C. C..... 105,000

ROCHESTER

Adler, Isaac 100,000
Alling, J. T. 175,000
Barry, Wm. C..... 50,000
Baxter, Frank S..... 107,500
Beckley, John N..... 350,000
Bickford, F. E..... 75,000
Bristol, James C. 175,000
Chapin, Edmund L.... 65,000
Chapin, Harrison L.... 68,000
Chapin, Louis W..... 85,000
Clark, George H..... 115,000
Coates, Raymond H.... 50,000
Corey, H. E..... 50,000
Cramer, Benj. A..... 60,000
Cutler, J. Warren..... 50,000
Dake, W. W..... 50,000
Damandia, Francis J... 70,000
Deshon, Harold D..... 140,000
Dryer, R. E. 100,000
Duffy, J. P. B. ..over 300,000
Dunn, William H..... 165,000
Dwyer, Eugene 100,000
Elam, Frederick S.over 100,000
Fett, H. J.....over 50,000
Finucane, Thos. W.... 100,000
Frey, John B. 100,000
Gannett, Frank E. ... 1,300,000
Gibaud, Louis 100,000
Gillis, J. W. 50,000
Gleason, Andrew C..... 75,000
Goodger, W. C....about 75,000
Graves, Harvey B..... 50,000
Hale, W. B. ....over 200,000
Halley, Eben 100,000
Haxton, G. Sherwin... 525,000
Heiber, William 60,000
Henner, B. J..... 65,000
Hickok, S. Rae..... 150,000
Hollister, George A.... 85,000
Hollister, George C.... 105,000
Houghton, Ernest B.... 77,000
Hubbard, Jr., Wm. A.. 50,000
Ingersoll, Dr. Edwin S. 127,000
Lovejoy, Frank W..over 200,000
Lum, Howard M..... 75,000
Maloney, William E... 100,000
McCurdy, John C..... *175,000
Miner, E. G..... 100,000
Murphy, Edwin 57,000
Murray, P. H..... 75,000
Nelbach, Joseph B..... 70,000
Noonan, William T.... 500,000
Paley, Joseph H..... 50,000
Perkins, Erickson 250,000
Pratt, M. F. 50,000
Rosenberg, Edward ... 200,000
Ryder, T. B..... 85,000
Shantz, M. B..... 60,000
Shields, Lowell W..... 100,000
Sloan, William E..... 113,414
Stahlbrodt, Ed. A..... 100,000
Stephens, Chas. H..... 85,000
Stern, Morley A..... 115,000
Swanton, Thomas J.... *150,000
Vick, James 50,000
Wall, W. H..... 50,000
Warner, J. Foster..... 80,000
Webb, Walter F..... 60,000
White, Ernest L..... 53,500
Witherspoon. C. R..... 100,000
Yates, F. W..... 125,000
Zoller, F. W..... 100,000

* Includes business insurance.

ROME

Barnard, James 50,000
Eames, Dr. L. N..... 50,000
Kallett, Joseph S..... 125,000
Spargo, James A..... 155,000
Valone, Dr. Frank H.. 50,000

ROSE HILL

Mills, F. B..... 90,000

ROUSES POINT

Myers, John 100,000

SAUGERTIES

Cantine, Martin 75,000
Washburn, George 100,000

SCARSDALE

Weinberg, Sidney J... 1,311,000

SENECA FALLS

Smith, Caleb 60,000

SODUS

Mills, Charles W..... 75,000
Mills, George Ray..... 130,000
Snyder, Jacob H..... 75,000
Wrates, Thomas 50,000

SPRINGVILLE

Robinson, George L... 50,000
Skerker, David..... 50,000

SULLIVAN

Gates, John W..... 100,000

SYRACUSE

Amos, C. L. .....over 200,000
Barnard, George L.over 100,000
Bond, G. H..... 100,000
Boyce, W. L..... 200,000
Campbell, Joseph B... 250,000
Chapin, H. W. 250,000
Crouse, H. B. ....over 1,000,000
Flaherty, Dr. F....over 100,000
Gabrielson, Carl *100,000
Hancock, Stewart F.... 250,000
Hills, Clarence A..... 125,000
Hinds, W. L. ....over 100,000
Hogan, Thomas 96,000
Irving, Dr. Francis.... 150,000
Luby, Dr. D. F..... 80,000
McIntyre, W. ....over 130,000
Merrill, A. B.....over 100,000
Merrill, O. E. ....over 200,000
Mills, Henry E...about 500,000
Oberdorfer, J.....over 100,000
Pope, Wm. N. 150,000
Salisbury, B. E....over 100,000
Salmon, E. B. 50,000
Shane, F. A. 357,000
Small, David 340,000
Small, David, Jr. 50,000
Sullivan, W. H..... 60,000
Talley, C. L..... 50,000
Talley, Dr. Dyer B..... 90,000
Tobey, Guilford....over 100,000

* Includes business insurance.

TARRYTOWN

Luke, D. L..... 145,000
Luke, Thomas 118,000
Major, Napoleon 50,000
Watehorne, J. A..... 57,000

TICONDEROGA

Barton, A. M. 50,000
Huestis, H. F. 102,000
Moore, Harrison B..... 59,000

TROY

Frear, William H..... 300,000
Helmbold, Frederick .. 100,000
Helmbold, Gustave 100,000
Kennedy, Howard S.... 72,000
Knickerbocker, T. 50,000
Leggett, Joseph A..... 75,000
Norton, John T..... 59,000
Searls, John 75,000
Tibbitts, Le Grand C.. 100,000

TUXEDO

Bradley, Edson 50,000

UTICA

Bohn, Alfred J..... 150,000
Cooper, Dr. Howard N. over 50,000
Eckert, A. J.....over *100,000
Gardner, Dr. Murray M. 50,000
Hovey, William W..... *195,000
Kernan, John A..... 50,000
Martin, William M.... 100,000
McKeon, O. J..... *72,000
McLoughlin, John E... 250,000
Morris, E. 200,000
Ogden, George L..... 100,000
Rogers, Charles B..... 50,000
Sherman, Richard U.. *495,000
Small, Mitchell 100,000
Smith, Dr. Walter Fox over 50,000
Wiley, William J..... 75,000

*Includes business insurance.

WATERTOWN

Anderson, David M.... 132,500
Buck, Robert J..... 190,000
Clark, Frank B..... 202,000
Dunlay, Dr. Emmett B. over 50,000
Fox, Winfield A..... 70,000
George, Dr. W. D..... 80,000
Gregor, Dr. D. G..... 60,000
Hunting, Stanley 70,000
Linehan, Francis X.... 67,500
Martin, Carl B..... 141,000
McCumber, Sidney S... 50,000
Mitchell, L. C. 80,000
Montgomery, Dr. H. C. over 50,000
Rice, Dr. W. S..... 150,000
Righter, Harry G..over 50,000
Schuyler, Daniel B.over 50,000
Shriver, Glenn R..... 95,000
Smith, Hon. E. N..... 50,000
Treadwell, Bernard over 50,000
Upham, Samuel A..... 160,000
Wise, Earl W..... 150,000

* Includes business insurance.

WELLSVILLE

Bradley, Harry 50,000
Cochran, John 80,000
Hanks, Paul B..... 50,000
Taylor, W. A..... 50,000

WESTFIELD

Welch, Charles Edgar. 378,000
Welch, Edgar T. 400,000
Welch, P. R..... *133,000

* Includes business insurance.

WHITE PLAINS

Hermann, William..... 50,000

WOODMERE

Gans, Robert 50,000

YONKERS

Andrus, Hon. J. E..... 100,000
Furman, Herman D.... 50,000
Jordan, Albert C..over 50,000
Kittridge, George W... 50,000
Newman, Jacob 50,000

BUSINESS INSURANCE

ARCADE

Wilson Land & Grain Co.:
Wilson, O. T..... 224,000

AUBURN

Auburn Publishing Co.:
Dapping, William O.. 10,000
Fowler, Herbert J.... 25,000
Osborne, Charles D... 30,000
Total 65,000

BINGHAMTON

Hills, McLean & Haskins, Inc.:
McLean, C. Mossman. 50,000
McLean, Jr., Wm. M.. 30,000

BROOKLYN

Gotham Can Company. 50,000

BUFFALO

Miller-Strong Drug Co., Retailers:
Miller, L. W..... 50,000
Strong, W. E..... 50,000
Total 100,000
Schreiber Brewing Co.:
Schreiber, Anthony... 175,000

ELMIRA

American Sales Book Co.:
Bovier, Archie 200,000
Iszard, S. F., & Co.:
Iszard, S. F..... 25,000
Kertscher & Co.:
Kertscher, E. A..... 50,000
Kertscher, Theo. H... 35,000
Markthaler, T. H..... 35,000
Total 120,000

Hygea Refrigerating Co.:
Shoemaker, F. M..... 25,000
Shoemaker, J. Ray... 35,000
Total 60,000
Shepard Electric Crane & Hoist Co.:
Turner, S. G. H..... 90,000

GLENS FALLS

Wait Lime Company.. 50,000

HORNELL

L. & C. Coat Co..... 50,000
Deer, Arthur J..... 250,000
Peck, Frank B..... 30,000

ITHACA

Cornell Alumni News Pub. Co.:
Warren, Sailor R..... 80,000

JOHNSTOWN

Adams and Company:
Adams, William J.... 125,000

LE ROY

Lapp Insulator Co., Inc.:
Lapp, Grover 50,000
Lapp, John S. 50,000
Total 100,000

LITTLE FALLS

Burrows Paper Co.:
Burrows, A. A..... 25,000

MALONE

Eldridge & Mason, Inc.:
Mason, E. S., Pres.... 100,000

NEW YORK

American City Magazine & Contractors and Engineers Monthly:
Officers 329,000
American Paper Mills Corporation:
Freidmark, Mitchell... 50,000
American Solvents & Chemical Corp.:
Peffer, Henry I. 650,000
Anderson, J. & Company, Wood Pulp & Paper Dealers:
Anderson, Johannes.. 50,000
Bankinstock Holding Corp.:
Leonard, Ralph B.... 250,000
Battin, Barton, Durstine & Osborn:
Johns, William H.... 175,000
Brecher, Leo 150,000
Bronx National Bank:
Fennell, George M., Pres. 250,000
Chamber of Commerce of New York:
Bernheimer, Chas. L.. 324,000
Commercial Investment Trust Company, Private Banking:
Ittleson, Henry 190,000
Comstock, L. K., & Co.:
Ellinger, E. 100,000
Consolidated Film Industry:
Yates, H. J..... 1,000,000
Credit Alliance Corp.:
Palitz, Dr. C. Y., Pres. 1,000,000
Day, J. P., Realty Corp.:
Day, Joseph P..... 1,400,000
De Marinis & Lorie... 150,000
Encyclopedia Britannica:
Cox, Wm. J..... 1,000,000
Enterprise Mfg. Co.:
Stoughton, Oscar B... 130,000
French, Fred F., Investing Company:
French, Fred F. .. 1,000,000
Gibson Construction Co.:
Gibson, William R.... 100,000
Grant, W. T., Company, 25c. - $1.00 Dept. Store:
Grant, Jr., W. T..... 984,000
Harper Brothers 50,000
Howard Brothers 250,000
Insurance Shares Corp.:
Goodwin, Edward S... 1,000,000
Lehman Brothers 50,000
Little, J. J., & Ives Co.:
Adams, L. M., Pres... 100,000
Little, Arthur W..... 60,000
Mershon, Claude A... 50,000
Total 210,000
Kahler Shoe Company:
Winston, Norman K.. 500,000
Kinney, G. R., & Co., Inc.:
Krom, Edwin H..... 1,000,000
Meyers, J., Stationery:
Meyers, Jacob, Pres... 80,000
Metropolitan Casualty Insurance Company of New York:
Rowe, J. Scofield, Pres. 250,000
Noyes Realty Company:
Noyes, Charles F..... 1,000,000
Pacific Novelty Co.:
Guttman, Joseph 50,000
Seligman, C. 50,000
Total 100,000
Paramount Cab Corp.:
Fried, Allis S. 1,000,000
Paramount Famous Players-Lasky Corporation, Motion Picture Producers:
Lasky, Jesse 2,000,000
Pekin Cooperage Co.:
Herget, H. G..... 225,000
Ross, J. O., Engineering Corporation:
Ross, John O. 118,000
Schoen, Carl, Silk Corporation:
Schoen, Carl..... 600,000
Schwartzenbach-Huber Co.:
Augustine, Ernest ... 100,000
Setay Corporation:
Yates, H. J..... 2,000,000
Simmons-Boardman Publishing Corp.:
Crandall, Bruce V.... 100,000
Dunn, S. O..... 30,000
Howson, E. T..... 30,000
Johnson, B. L..... 15,000
Lee, Henry..... 30,000
Mills, Cecil R..... 30,000
Reich, L. H..... 15,000
Simmons, Col. E. A... 150,000
Slate, George 30,000
Smith, D. W..... 15,000
Thompson, F. H..... 30,000
Wright, Roy W..... 30,000
Total 505,000
Standard Com'l Tobacco Co.:
Kehaya, Ery, Pres... 500,000
Standard Steel Const. Co., Ltd.:
Dillon, T. J..... 100,000
Stebbins, Leterman & Gates, Inc.:
Stebbins, A. D..... 250,000
Tanner-Gross & Co., Inc., Exporters & Importers of Flour & Cereal Products:
Gross, Leopold 25,000
McKeown, S. A..... 25,000
Tanner, W. P..... 25,000
Total 75,000
Technidyne Corp.:
Jones, Joseph 61,000
Jones, Lester L..... 70,000
Total 131,000
Three-In-One Oil Company, Mfrs.:
Slee, J. Noah H..... 25,000
Wayburn, Ned, Studios:
Wayburn, Ned 100,000
Wellington Petroleum Corp.:
Force, Garfield 50,000
Hoff, Harry W. 50,000
Total 100,000
Wise, J. H., Inc., Plumbing Supplies & Brass Rolling Mills:
Mitchell, Lucien C.... 80,000
(c) Listed personal in Brooklyn.

NORWICH

Norwich Knitting Co.:
O'Hara, Fred H. 50,000

OLEAN

First National Bank:
Dusenbury, Wm. A., Pres. 50,000

PALMYRA

Crandall Packing Company:
Hillerman, J. E..... 25,000
Travers, J. L..... 50,000
Total 75,000

ROCHESTER

Duffey, Walter B..... 255,000
Fashion Park Clothes:
Rosenberg, Edw. 100,000
Goodman & Suss, Clothing Mfg. .....over 50,000
International Button Co.:
Shantz, M. B..... 20,000
Lehigh, Starr Bedding Co.:
Dennison, Lewis 25,000
Swanton, Thomas J... 25,000
Total 50,000
Levy, Bros., Clothing Mfrs. 100,000
McCurdy & Co., Inc., Dept. Store:
McCurdy, John C..... 95,000
Robinson, W. A..... 95,000
Total 190,000
North East Electric Co.:
Halbleib, Ed. A. 100,000
Sill Stove Works:
Sill, Fred'k 50,000
Smithfield Pure Food Co. 50,000
Stromberg-Carlson Telephone Mfg. Co.:
McCanne, W. Roy.... 100,000
Tiny Tot Shoe Co.... 25,000

SYRACUSE

Crouse-Hinds Electrical Company 250,000
Phoenix Toilet Paper Mfg. Co. 74,000
Smith, L. C., & Bros.:
Gabrielson, C. 50,000
Solvay Process Company 500,000

UTICA

Divine Bros. Company:
Divine, Bradford H... 30,000
McKeown, O. J..... 30,000
Total 60,000
Fort Schuyler Farms:
Hovey, W. W..... 60,000
Johnson Brothers 75,000
Mid-State Realty Corp.:
Sherman, Richard U. 100,000
Mohawk Valley Investment Corporation:
Eckert, A. J..... 50,000
Utica Heater Co...over 100,000

WATERTOWN

Taggarts Paper Co.:
Anderson, D. M. 100,000

WELLSVILLE

Scoville Brown & Co.:
Rosa, George C., Pres. 20,000

Moore, Steam Turbine Co.:
Church, Maynard, Pres. 30,000

WESTFIELD

Welch Grape Juice Co.:
Welch, P. R..... 25,000

NORTH CAROLINA

ASHEBORO

Crawford, C. C. 100,000
Crawford, N. M..... 50,000
Redding, J. O. 50,000

ASHEVILLE

Adams, Junius E..over 60,000
Bush, J. R.....over 150,000
Byram, Floyd.....over 50,000
Coxe, Tench C..... 165,000
Davis, Wallace....over 150,000
Dunlop, Joe C.....over 150,000
Ellis, R. S..... 275,000
Green, Gay.....over 50,000
Gudger, B. Frank.over 50,000
Hall, Hugh..... 56,000
Hill, Dan.....over 50,000
Jackson, L. B.....over 100,000
Lichenfeld, Gustave ... 130,000
Lipinsky, Morris...over 100,000
Lipinsky, Whit....over 100,000
Lykes, F. E..... 200,000
Martin, J. C..... 50,000
Morgan, Davis....over 100,000
Noland, B. M.....over 100,000
Outlaw, B. C..... 100,000
Pollack, L. H..... 237,500
Randolph, J. E..... 62,000
Richbourg, J. A..... 100,000
Rymer, C. P.....over 50,000
Seely, Fred L.....over 200,000
Sinclair, Dr. J. A. .....about 50,000
Stephens, George..... 100,000
Sternberg, S.....over 100,000
Taylor, Walter ..about 50,000

BURLINGTON

Berg, Carl G..... 50,000
Coble, John M., Jr.... 52,000
Holt, E. C..... 80,000
Holt, Lawrence S..... 140,000
Long, Eugene M..... 92,000
Shoffner, John P..... 110,000
Smith, Marvin B..... 50,000
Williamson, Mary S... 100,000

CALYPSO

Maxwell, J. R..... 60,000
Patten, W. F..... 65,500

CHARLOTTE

Allison, H. J..... 135,000
Ashbury, Louis..... 80,000
Barringer, O. L..... 110,000
Belk, W. H..... 100,000
Brenizer, Dr. Addison. 180,000

I am glad of the opportunity of affirming my sincere belief in the many benefits which are to be derived by our citizens from the taking out of life insurance policies. It affords the greatest protection for the family and dependents of the insured, in that it creates a substantial estate from the moment of its adoption, and there are also many other features that are included in a modern insurance policy giving to the insured the means whereby he may be protected against unforeseen difficulties in his own life.

No man who holds the welfare of his family as a paramount objective in life will be without life insurance.

O. MAX GARDNER,
Ex-Governor of North Carolina.

Brenizer, Chase..... 55,000
Cutter, Jno. H. 800,000
Debell, E. C..... 50,000
Draper, Earl..... 50,000
Efird, Joe B..... 425,000
Efird, J. W..... 365,000
Efird, Paul H..... 380,000
Folger, L. A. 80,000
Gardner, J. A..... 100,000
Goode, R. L..... 80,000
Gossett, B. B..... 50,000
Griffith, E. C..... 240,000
Hembey, T. E..... 150,000
Hoffman, J. S..... 64,000
Ivey, George M..... 111,000
Johnston, C. W..... 50,000
McAden, Henry M.... 150,000
McAden, J. H..... 300,000
McDevitt, J. J..... 50,000
Quarles, J. P..... 50,000
Scott, J. M..... 100,000
Scruggs, Dr. Wm. M... 63,000
Smith, Thomas J..... 50,000
Snyder, J. L..... 50,000
Wade, H. M..... 250,000
Wade, T. W..... 100,000
Webster, W. H..... 200,000
Williams, Chas. A..... *125,000
Wood, W. H..... †125,000
* Includes business insurance.
† Business insurance.

CONCORD

Cannon, Chas. 500,000
Haywood, F. J....over 50,000
Niblock, F. C. 100,000
Wagoner, Chas. B..... 110,000

DILLSBORO

Harris, Chas. J..... 70,000

DURHAM

Dillard, Rich L....over 100,000
Duke, Mrs. B. N..... 358,590
Lewis, K. P..... 150,000
Lyons, W. C..... 50,000
Teer, Nello.....about 200,000

FAYETTEVILLE

Gainey, Dr. J. W. about 50,000
Highsmith, J. F..about 100,000
Pittman, Dr. R. L... 50,000
Rainey, Dr. W. F..... 50,000

FLAT ROCK

King, MacMillan 50,000

GASTONIA

Separk, J. H..... 300,000
Todd, J. Y..... 50,000

GIBSONVILLE

Burke, John W..... 100,000

GOLDSBORO

Bain, Edgar H..... 52,000
Borden, F. K..... 100,000
Borden, Jr., F. K..... 100,000
Creech, W. D..... 120,000
Dewey, Geo. S..... 82,000
Freeman, Geo. K..... 78,000
Griffin, A. T..... 110,000
Humphrey, D. C..... 50,000
Nufer, W. F..... 50,000
Rawlins, W. L..... 50,000
Robinson, M. E..... 100,000
Royall, Jr., Geo. C..... 50,000
Royall, Keneth C..... 100,000
Shrago, A. M..... 50,000
Spence, Royal H..... 75,000
Strosnider, Dr. C. F... 50,000
Weil, Herman..... 100,000
Weil, Leslie..... 100,000
Weil, Lionel 150,000

GREENSBORO

Anderson, C. E..... 60,000
Ayres, T. O..... 50,000
Baker, R. W. *465,000
Cone, Ben 500,000
Cone, Bernard M..... 200,000
Cone, Caesar, 2nd about 200,000
Cone, Herman..... 400,000
Cone, Julius W..... 500,000
Hanes, H. L..... 86,000
Hudson, C. C..... 173,000
Jamison, A. J..... 100,000
Jeffress, E. B..... 82,000
Kellenberger, J. A..... 50,000
King, W. W..... 65,000
Mebane, G. Allen 50,000
Myers, C. F..... 62,300
Preyer, W. Y..... 145,000

Price, Julian *600,000
Price, R. C..... 52,000
Scales, A. M..... 1,000,000
Schenck, P. W..... 110,000
Stone, J. H..... 70,500
Watkins, J. C..... 50,000
* Includes business insurance.

GREENVILLE

Winslow, J. E.....over 400,000

HENDERSON

Cooper, D. Y.....over 50,000
Cooper, J. A. .....over 50,000
Cooper, J. D., Jr..over 50,000
Gholson, W. P..... 100,000
Kimball, D. Boyd..over 50,000
Parham, E. F. 100,000
Rose, P. H.....about 125,000
Zollicoffer, A. A...over 50,000
Zollicoffer, J. H...over 50,000
Zollicoffer, J. P....over 50,000

HICKORY

Willard, Josiah J..... 75,000

HIGH POINT

Amos, R. T..... 200,000
Freeze, E. W..... 250,000
Garrett, C. C..... *155,000
Millis, J. E..... 500,000
Sherrod, A..... 57,000
Slane, Willis..... 50,000
Tate, F. N..... 90,000
Thomas, F. A..... *75,000
Thomas, W. B..... *50,000
Winiskie, Frank..... 100,000
* Includes business insurance.

KINSTON

Fields, William C..... 50,000
Mewborn, T. W..... 50,000
Mitchell, Wayne..... 50,000
Rasberry, R. P..... 60,000
Sutton, Frederick I.... 175,000
Sutton, Fred'k W..... 50,000

LEXINGTON

Bruton, A. F..... 50,000
Holt, Jr., William E.. 50,000

MT. OLIVE

Martin, W. F..... 80,000
Warren, L. L..... 50,000

MOUNT HOLLY

Rhyne, A. P..... 100,000
Rhyne, H. A..... 50,000

NORTH WILKESBORO

Blair, Frank P....over 50,000
Blair, Henry T..... 50,000
Hix, James R..... 50,000
McNeil, W. A..... 160,000

OXFORD

Breedlove, Oscar B.... 51,000
Cooper, Henry B. 60,000
Hancock, Frank W., Jr. 85,000
Horner, James W. 50,000
Powell, A. Ham..... 50,000
Thomas, Dr. W. Nelson 52,000
Williams, John A..... 51,000

PITTSBORO

London, Arthur ..over 50,000

RALEIGH

Allen, R. T..... 50,000
Andrews, Graham H... 200,000
Andrews, John..... 100,000
Bailey, J. W..... 90,500
Bland, T. L.....about 1,000,000
Burr, E. T..... 55,000
Coley, Silas B..... 58,000
Dillon, C. A.....over 50,000
Dillon, G. L.....over 50,000
Gattis, P. D.....over 50,000
Hudson, Jr., John W.. 150,000
Hunter, Rufus A..... 105,000
Norris, Garland C..... 118,400
Park, John..... 70,000
Poindexter, D. T..... 100,000
Pou, James H..... 200,000
Snipes, Percy D...over 50,000
Thurman, A. C..... 95,000
Underwood, Harrison A. 60,000
Weatherspoon, James R. over 50,000
West, Dr. Louis N..over 50,000
Williams, Jr., Alfred.. 50,000
Yancey, Robert G..... 75,000

REIDSVILLE

Richardson, Jr., R. P... 100,000

ROANOKE RAPIDS

Long, Luns .....over 50,000
Manning, W. L...about 200,000

ROCKINGHAM

Cole, William B..... 75,000
Coley, Mrs. Queen Hinson 185,000
Jenkins, J. W..... 90,000
Wall, Henry C..... 50,000

ROCKY MOUNT

Ballentine, S. E..... 66,000
Battle, Thos. H..about 50,000
Braswell, Dr. James about 50,000
Bunn, J. P.....about 50,000
Colman, T. W..... *125,000
Edwards, G. S..... 100,000
Gorham, R. D..... *100,000
Grauley, L. L..... 75,000
Jones, M. F..... *125,000
Rosenbloom, J. A..... 100,000
Shore, P. C.....about 50,000
Simmons, T. L..... 89,000
Spruill, F. P..... *80,000
Toler, S. S..... 100,000
Toler, S. S., Jr..... 60,000
* Includes business insurance.

ROSEMARY

Moore, J. A.....over 50,000

SALISBURY

Rouzer, H. A..... 100,000
Wallace, Leo. C..... 250,000

SANFORD

Makepeace, Oscar P. over 50,000

SHELBY

Gardner, O. M..... 50,000
Hoey, C. R..... 100,000
Hudson, Wm. H..... 50,000
Legrand, R. T..... 50,000
Lineberger, J. D..... 50,000
Lineberger, Wm. 100,000
Newton, D. Z..... 50,000
Pendleton, W. A..... 50,000

SMITHFIELD

Broadhurst, T. K..... 75,000
Underwood, J. D..about *50,000
* Includes business insurance.

SOUTHERN PINES

Dickie, Dr. J. W..over 50,000

SPRAY

Draper, A. J..... 50,000
Walker, William R..... 80,000

TARBORO

Clark, W. G.....over 50,000
Clark, W. G., Jr...over 50,000

WILMINGTON

Corbett, M. J..... 65,000
Delano, Lyman..... 100,000
Granger, I. B..... 65,000
Honnett, George..about 50,000
MacMillan, Jr., W. D.. 52,000
McRae, Hugh..... 100,000
McRae, Nelson..... 75,000
Taylor, Col. Walker... *170,000
* Includes business insurance.

WILSON

Adams, Wm. D..... 72,000
Cozart, W. H..... 50,000
Oettinger, Jonas..... 50,000

WINSTON-SALEM

Blair, Wm. A..... 56,000
Bryant, S.....over 50,000
Buxton, J. C..... 50,000
Chatham, H. G..... *250,000
Crews, W. C..... 50,000
Davis, Egbert L..... 150,000
Dixson, W. N..... 150,000
Galloway, A. H..... 50,000
Gilner, J. L..... 50,000
Gilner, Powell..... 50,000
Gray, Jas. A..... 250,000
Hanes, Jas. G..... *100,000
Hanes, Jr., P. H..... *325,000
Hanes, Pleasant H.... 241,000
Hanes, R. M..... 75,000
Hanes, Wm. M..... 60,000
Harper, Sanford C.... 125,000
Huntley, B. F..... 250,000
Johnson, C. E..... 50,000
Johnston, J. E..... 150,000
Long, Ralph..... 100,000
Share, K. E..... 100,000
Siewers, W. L..... *285,000
Simpson, John T..... 100,000
Spach, J. C..... 75,000
Stokes, H. S..... 100,000
Vaughn, T. L..... 60,000
Williams, S. C..... 500,000
Wright, N. H..... 55,000
* Includes business insurance.

BUSINESS INSURANCE

CHARLOTTE

American Hardware Equipment Co.:
Nichols, Chas., Pres.. 100,000
American Trust Co.:
Wood, W. H. 125,000
Williams & Shelton Co., Inc.:
Williams, C. A..... 50,000

CONCORD

Parks-Belk Co....about 50,000

DURHAM

Dillard, Rich. L., Real Estate .....over 100,000
Teer, Nello, Road Contractor .....about 200,000

HIGH POINT

High Point Overall Co.:
Garrett, C. C., Sec. and Treas. 35,000
Thomas, F. A..... 25,000
Thomas, W. B..... 25,000
Total 50,000

ROCKY MOUNT

Bland, T. L., Hotel Owner and Operator ..... about 50,000
Planters Nat'l Bank:
Brasswell, J. C., Pres. .....about 50,000

SMITHFIELD

Cather, Underwood & Co., General Merchants:
Underwood, J. D..... 25,000

WINSTON-SALEM

Chatham Mfg. Co.:
Chatham, H. G..... 50,000
Hanes Hosiery Mills Co.:
Hanes, Jas. G..... 80,000
Hanes, P. H., Knitting Co.:
Hanes, Jr., P. H..... 200,000
Pepper Warehouse Co.:
Pepper, T. R..... 50,000
Siemer, W. L..... 200,000

NORTH DAKOTA

BISMARCK

Christianson, A. M., Judge 90,000
Langer, William 75,000
Quain, Dr. E. P..... 63,000
Patterson, Edw. G.... 58,000
Roan, Dr. M. W..... 75,000

CANDO

McDonald, Dr. John A. over 100,000

COOPERSTOWN

Condy, Geo. H..... 102,000
Hammer, H. P..... 101,000
Tracy, Eugene 50,000

DEVILS LAKE

Clausen, Nils 338,000

DICKINSON

Whitney, Frank L.... 106,000
Whitney, Frank P..... 250,000

FARGO

Baldwin, Myron A..... 65,000
Bentson, B. L..... 75,000
Black, George 65,000
Black, N. D..... 180,000
Clapp, Edw. 60,000
Conmy, E. T..... 63,000
Cooke, James H..... 50,000
Cosgriff, E. P..... 55,000
Crary, A. W..... 100,000
Darrow, Dr. Kent .... †90,000
Fuller, W. W..... 50,000
Gaffney, J. E..... 66,000
Geary, H. W..... 50,000
Greving, Paul B..... 200,000
Hatcher, M. N..... 50,000
Herbst, J. Kron 238,000
Herbst, Robert 190,000
Hogan, A. S..... 67,000
Horwitz, Isadore 140,000
Hull, Thomas 75,000
Laskowitz, Harry 62,000
Lynch, D. M..... 100,000
Moore, E. F..... 100,000
Nichols, Dr. Wm. C... 53,000

The people of North Dakota are firm believers in life insurance companies. This is evidenced by the increasing number of people who hold policies with life insurance companies for the purpose of protection or on the basis of investments.

The recent low prices for our farm agricultural products have made it very difficult for our citizens to keep up their premium payments, and I am more than astounded at the record they have made in continuing their life insurance policies in force.

Such an effort speaks only too well of their confidence in the continuing benefits of this insurance, and when one realizes how much our whole economic set-up is depending on the investment of life insurance companies, good judgment will dictate a continuing confidence in their success.

WILLIAM LANGER,
Ex-Governor of North Dakota.

Opfer, J. L..... 75,000
Paulson, H. D..... 170,000
Reed, Walter R..... 50,000
Simpson, C. H..... 55,000
Stern, Alex 80,000
Stern, Wm. 53,000
Trubey, R. A..... 83,500
Waterman, A. H..... 130,000
Young, H. C..... 65,000
†Business insurance.

FESSENDEN

Beiseker, T. L..... 100,000

GRAND FORKS

Benner, N. B..... 50,000
Bridgeman, R. F...over 50,000
Colborn, George C.... 109,000
Dinnie, J. A..... 50,000
Mahowa'd, Joseph.over 50,000
Whitman, Don E..... 170,000

LIDGERWOOD

Bonzer, Jr., A. F..... 50,000

PARK RIVER

Farup, Clarke W..over 50,000
Weed, Dr. F. E....over 50,000

VALLEY CITY

Olson, C. Karl..... 55,000

WILLISTON

Gauthier, Harold N.... 67,000

OHIO

AKRON

Anderson, Harry R. .. 50,000
Baker, Wm. A. 80,000
Barder, Byron R..... *105,000
Blinn, A. C. 50,000
Bunch, Frank R. 50,000
Cox, W. W. 50,000
Firestone, Harvey S... *1,200,000
Firestone, Jr., Harvey S. 250,000
Firestone, Russell A. .. 150,000
Hanlon, Edwin J. 50,000
Harris, Stanley W. ... 50,000
Knight, M. A. 200,000
Lewis, Warren I. 90,000
Moss, Jr., A. D..... 50,000
Myers, Carmen A. 300,000
Myers, Ira E. 50,000
Robinson, Bernard M.. 125,000
Rohner, Geo. A. 60,000
Seiberling, Francis ... *550,000
Shea, John J. 75,000
Stewart, H. B..... 500,000
* Includes business insurance.

ALLIANCE

Barthson, Jr., Chas.... 50,000
Drake, John 60,000
Grigar, S. L..... 95,000
Henry, Jr., F. E..... 75,000
Hillgreen, Robert 130,000
Hoiles, F. A.....(a) *500,000
Morgan, Jr., W. H..... 350,000
Mulas, A. A..... 65,000
Ramsey, Willis H. ... 385,000
Turkle, Edgar 110,000
* Includes business insurance.
(a) Bus. listed Salem.

ASHTABULA

Laird, John L..... 85,000

BATAVIA

Nichols, Allen B. 100,000

BRYAN

Markey, J. C. 50,000
Stine, Ross O..... 50,000
Winzeler, H. S. 50,000

CANTON

Croasdaile, R. E..... 110,000

CHILLICOTHE

Marr, Dr. F. T. 60,000
Schachme, Richard ... *60,000
Segall, Sam 83,000
* Includes business insurance.

CINCINNATI

Anderson, H. C. 75,000
Anderson, W. P. 55,000
Baer, Sigmond C. 100,000
Balke, W. W. 100,000
Barrett, O. F. 50,000
Biscay, Charles M. ... 65,000
Bonser, Robt. J. 60,000
Boswell, Paul W. about 50,000
Boswell, Wm. 50,000
Brewster, J. W. 65,000
Brown, Audley H. over 50,000
Buescher, C. A...about 50,000
Casey, Robert R..over 50,000
Clark, Jr., Jesse R. .. 250,000
Cleave, I. .....over 100,000
Connell, Gus W. ..over 50,000
Conver, George F. over 50,000
Cooper, Myers Y. 135,000
Crabbs, Geo. D...over 250,000
Crabbs, Roscoe 250,000
Cronbach, Dr. ....over 50,000
Crosley, Powel, Jr. ..†1,000,000
Davine, J. P. 200,000
Davis, T. J. 50,000
Decourcey, Dr. J. L. over 50,000
De Montluzin, L. A.... 50,000
Doepke, Wm. L. .over 50,000
Duncan, Jackson H. .. 60,000
Edwards, E. W. ..over 50,000
Erhardt, Christian.over 50,000
Fecheimer, Leo 80,000
Field, Reamy E. ..over 50,000
Field, Tylor 200,000
Fischer, C. Harry over 50,000
Fleischmann, Max..... 100,000
Freiberg, Maurice J... 200,000
Freiberg, Sig. 60,000
Freiberg, Sol 60,000
Freidlander, Walter J. 331,500
Gamble, E. P. 100,000
Gantz, Joseph M. 340,000
Geier, Fred A..... 750,000
Gentile, Leonard 100,000
Gibit, Phil 200,000
Goebel, Justus 50,000
Goepper, Edward 50,000

Gruen, Fred G..... 100,000
Gruen, Geo. J..... 100,000
Guggenheim, Eli 200,000
Guggenheim, Jack 200,000
Guisinger, W. B. 53,000
Haas, A. 50,000
Harris, Marcus 50,000
Hauck, L. J. 250,000
Heine, Mrs. C. H. 240,000
Hill, J. Stacy..... †100,000
Hoffmann, Richard ... 100,000
Holmes, Mrs. C. R. ... 200,000
Holzborn, John L..... 100,000
Hunter, William T. ... 50,000
Iliff, Dr. Charles..... 50,000
Jones, W. St. John... 75,000
Krippendorf, Alfred .. 1,000,000
Kroger, B. H. 393,000
Krohn, Irvin 50,000
Le-Blond, Richard K.. 500,000
Lehman, Harry 175,000
Levy, Harry M. 165,000
Lowman, L. J. 50,000
Mack, Marcus H. 70,000
Marks, Edw. M. 50,000
Mayer, Emil 65,000
Moch, Albert ....about 200,000
Niebling, Fred W. ... 50,000
Nurre, Frank A. 76,000
O'Meara, Jr., Joseph.. 77,000
Phillipson, D. ....over 70,000
Pollak, Maurice 1,000,000
Preston, J. K..... 50,000
Pritz, Sidney E. 50,000
Procter, Wm. C. 50,000
Roth, Joseph L. 125,000
Rothchild, Chas. M. .. 210,000
Rowe, W. S..... 75,000
Sattler, Dr. Robert.... 150,000
Schmidt, Walter S. over 75,000
Schuster, Helen K..... 50,000
Shapoff, Leonard..... 65,000
Shelt, Millard F..... 600,000
Smith, C. W. 60,000
Smith, Samuel H. ... 51,000
Springer, Dr. Alfred.. 90,000
Stark, Wm. E. 60,000
Stayman, Clarke C. .. 55,000
Stix, Joseph 50,000
Tallentire, Thos. J.over 100,000
Trager, I. Newton..... 150,000
Trager, J. G. ...about 100,000
Warner, Carl S..... 100,000
Williams, Charles F... 2,100,000
Windisch, Chas. 75,000
Wissel, A. J. 50,000
Woodmansee, D. D. .. 65,000
Yeiser, Mrs. Henry E. 3,250,000

†Business insurance.
*Includes business.

CIRCLEVILLE

Heffner, Dr. G. W. ... 50,000
Orr, Howard B..... 65,000

CLEVELAND

App, C. M..... 85,000
Bardwell, Seth A. 61,000
Becker, Wm. D. 87,000
Bernet, J. J. 1,000,000
Bill, Dr. Arthur H. ... 200,000
Carothers, C. J. 100,000
Cochran, John P..... *325,000
Coles, W. Augustus... 57,500
Davies, Maxton R. ... 50,000
Engelman, Joseph G.. 105,000
Ernst, Alwin C. ..over 1,000,000
Fahey, Peter R. 62,100
Fischer, Edw. K. 50,000
Fishel, Maurice...about *130,000
Foerstner, Stephen ... 50,000
Garfield, Henry A. ... 50,000
Goldberg, Dr. Samuel. 100,000
Keenan, J. B.....over 50,000
Marshall, A. B..... *50,000
Martin, D. N. 75,000
Morgan, P. J. *1,010,000
Moss, Edward A..... 55,000
Nutt, Joseph R. 220,000
Oppmann, Henry G. .. 50,000
Palmer, Carl A. 225,000
Palmer, Warren K. .. 62,000
Pease, Fred A..... 100,000
Peckham, G. G. G. ...*1,300,000
Perkins, J. B..... 150,000
Printz, Alexander 70,000
Reeke, Alfred 75,000
Roesch, R. 175,000
Ross, Fred S..... 150,000
Schroeder, Walter C... 55,000
Sullivan, R. B..... 100,000
Taylor, Mrs. S. S. 250,000
Telling, Wm. E..... *125,000
Ungerleider, Sam'l ... 250,000
Van Sweringen, M. J. 500,000
Van Sweringen, O. P. 500,000
Watson, S. H. 84,000
Wilson, W. G. 310,000

*Includes business.
† Business insurance.

Life insurance is one of the outstanding stabilizing influences in the economic and social life of our nation. It promotes thrift, protects individuals and groups, safeguards estates and extends its assurance of greater security to employee and employer. In the midst of one of the most complex and trying periods of history life insurance compels confidence and support as one of the world's most important agencies of human welfare.

Very truly yours,
GEORGE WHITE,
Governor of Ohio.

COLUMBUS

Armbruster, Edw. B... 200,000
Armbruster, Harry E.. 190,000
Beggs, D. C. 200,000
Belcher, A. M..... 50,000
Boardman, C. H. 50,000
Bowland, W. G. 55,000
Brunner, C. A. 50,000
Byrley, John H. 85,000
Cook, Dennie 50,000
Crawford, F. W. about 75,000
Deshler, John G..... 125,000
Dexheimer, Henry P... 90,000
Fenton, Clarence M... 60,000
Goldberg, Isaac L. 145,000
Goldberg, Julius 108,000
Hamilton, Wm. J. 50,000
Harrington, F. C. over 50,000
Harrison, Dwight 50,000
Henne, Jacob C. 170,000
Hoster, Carl J. 100,000
Hoster, L. P. 50,000
Hutchins, R. G..... 50,000
Jeffrey, J. A. 57,000
Johnson, Edward 50,000
Johnson, Thomas 55,000
Kauffman, J. W..... 75,000
Lazarus, Jr., Fred 230,000
McGrath, D. W. 55,000
Meisner, Samuel 150,000
Merkle, Edward 50,000
Merkle, Wm. J. 50,000
Miller, O. A. 70,000
Millholland, J. W..... 60,000
Park, W. D. 100,000
Phelps, H. C. 153,000
Powell, F. E. 50,000
Price, Harry 400,000
Rice, Frederick 50,000
Sarver, J. M. 60,000
Schenk, Charles J..... 75,000
Schenk, Fred G..... 125,000
Schenk, George P..... 50,000
Schenk, Robert E..... 75,000
Schoedinger, F. Oscar. 100,000
Smith, G. E. 75,000
Smith, H. E. 90,000
Smith, Hugh E. 165,000
Smith, Paul M. 105,000
Summers, S. M..... 360,000
Turner, H. D. 75,000
Van Hise, Albert W. .. 200,000
West, Wm. H..... 51,000
Winder, J. H. 125,000

COSHOCTON

Beach, H. L. 100,000
Fredrickson, Chas. R.. 65,000

DAYTON

Adler, C. C..... 135,000
Adler, R. C..... 225,000
Allyn, C. S..... 300,000
Barlow, R. K..... 125,000
Barringer, J. H. 1,015,000
Becker, Gus 50,000
Beres, J. M..... 161,000
Blackburn, I. Robert.. 183,000
Borchers, B. J..... 250,000
Buhl, Frank 115,000
Burkam, E. G..... 100,000
Burnett, C. E..... 400,000
Canby, H. B..... 160,000
Cord, William O. 176,500
Cox, James M. 1,250,000
Czaplicki, Geo. J..... 210,000
Daneman, L. S..... 275,000
Dannenfeld, J. A..... 125,000
DeWeese, R. E. 162,000
Eisenberger, Isaac 400,000
Emmons, Jr., N..... 200,000
Finch, Wm. B..... 100,000
Fluhart, Theodore 60,000
Fransel, M. 125,000
Gallaher, J. F..... 200,000
Geyer, B. B..... 350,000
Gibbons, M. J..... 100,000

Term Insurance?

as a protection against dollar devaluation . .

NO!

BUFFALO MUTUAL
LIFE INSURANCE COMPANY
1872

31

Buffalo Mutual "10 and 20 year Modified Whole Life" policies do a better job than Term . . and at a lesser net cost. These currently important Policies are unusually attractive. Inquiries invited from Field Men in New York and Ohio who would like to grow with us. Address: **E. Parker Waggoner,** Supt. of Agents, Home Office, 452 Delaware Avenue, Buffalo, N. Y.

18 POLICIES . . Birth to Age 60 . . DEPENDABLE PROTECTION

Whole Life Special • 20 Payment Life Special • Multiple Option Life and Annuity • 10 and 20 Year Modified Ordinary Life • 10 and 20 Year Family Income • Endowment at Age 65 • Ordinary Life, Endowment at Age 85 • 20 Payment Life, Endowment at Age 85 • 10, 15 and 20 Year Endowment • Special Convertible Term • 10 Year Term • Children's Policies, three forms, Birth to Age 10.

Gibbons, A. M..... 100,000
Goldberg, J. H..... 275,000
Graef, E. J..... 250,000
Grant, R. H..... 600,000
Grimm, Jr., J. E..... 250,000
Hall, E. T. 200,000
Hanna, J. P..... 125,000
Harshman, John .about 50,000
Hartzen, Geo. W. 102,500
Haswell, J. C..... 300,000
Hunter, H. D..... 200,000
James, L. W..... 125,000
Kettering, C. F....over 1,000,000
Keyes, Wm. 150,000
Kiefaber, W. H..... 160,000
Kohnle, R. C.....over 115,000
Krohn, Stanley M. ... 60,000
Kuntz, E. J..... 350,000
Kuntz, M. C..... 425,000
Kuntz, Peter 525,000
Kuntz, R. P..... 250,000
Kuntz, Wm. 250,000
Kuswarm, L. M..... 200,000
Kuswarm, S. G..... 100,000
Larkin, M. D..... 250,000
McIntire, J. S..... 150,000
McLaren, W..... 150,000
Margolis, Arthur J. .. 75,000
Margolis, Elias H. 310,000
Margolis, Harry 75,000
Margolis, Jacob 210,000
Margolis, Jacob H. ... 125,000
Margolis, Oscar 75,000
Margolis, Solomon 65,000
Margolis, J..... 250,000
Mead, Geo. H..... 1,000,000
Mead, H. S..... 75,000
Monnier, C. E..... 125,000
Morrissett, I. A..... 100,000
Murphy, B. S. 60,000
Niermann, G. T. D.... 150,000
Patterson, F. B. *5,480,500
Rant, E..... 250,000
Rant, L..... 200,000
Sanders, N..... 100,000
Servis, Geo. W..... 110,000
Seybold, Charles 50,000
Shaw, G. G..... 100,000
Shaw, G. W..... 110,000
Sherman, John O..... 50,000
Smith, C. H..... 160,000
Smith, F. Hill..... 250,000
Steffey, C. E..... 200,000
Stern, M. C..... 150,000
Stroop, F. G..... 150,000
Sudowitz, H..... 100,000
Tait, F. M..... 125,000
Talbott, H. E..... 300,000
Talbott, Nelson..... 350,000
Thal, Joseph 600,000
Thal, S. H..... 175,000
Thompson, J. H..... 100,000
Wagner, F. A..... 200,000
Weston, E. B. 85,000
Wilshire, V. H.....over 100,000
Winters, V..... 100,000
Wuichet, Frank 50,000
Ziehler, Bernard H. ... 60,000
* Includes business insurance.

DENNISON

Sales, Alex. 100,000

EAST CLEVELAND

Stiefel, L. C..... 100,000

FOSTORIA

Kinn, L. E.....over 50,000

HAMILTON

Benninghofen, P. 50,000

IRONTON

Fowler, C. B. 50,000
Johnson, A. R. 85,000
Wright, Mrs. D. G. .. 93,000

KENT

Davey, Martin L..... *800,000
* Includes business insurance.

LANCASTER

Fulton, Thomas 100,000
Gesy, Robert 50,000
Miller, John N. 50,000

LEBANON

Blair, Dr. Robert M. .. 95,000
Swartz, Harry C..... 50,000

LEETONIA

McKeefrey, Neal J. .. 50,000
McKeefrey, W. D. 301,000

LEIPSIC

Edwards, Joseph, Jr.. 60,000
Edwards, O. P..... 80,000
Edwards, S. F..... 100,000
Leffler, C. H..... 55,000

LORAIN

Grills, Dr. A. T. 200,000

MANSFIELD

Huffman, Chas. *300,000
Hughes, Arthur *122,000
Stephens, Geo. W..... *200,000
*Includes business.

MARIETTA

Hall, Allan C..... 125,000
McCoy, John H..... 50,000
Strecker, Edwin B. .. 65,000

MARION

Ammann, H. A..... 85,000
Bindlay, Bennet 50,000
Brickley, Dr. D. W..over 50,000
Haberman, Jr., Fred'k 92,000
Haberman, Sr., Fred'k 80,000
Haberman, Harry W. . 52,000
Isaly, Charles 75,000
La Marche, Carl F... 57,500
Monnett, A. E..... 80,000
Owens, Clifford 250,000
Schaad, Chas. E. 52,500

MIDDLETOWN

Aull, Chas. 50,000
Aull, J. A. 50,000
Barton, Dr. C. G..... 50,000
Bauer, Dr. O. E..... 50,000
Beck, W. A. 50,000
Chapple, Sr., Bennett. 50,000
Dell, H. L. 50,000
Ebersole, Newman 50,000
Finkelman, Sam 50,000
Gardner, Colin S..... 50,000
Gerber, Dr. David..... 50,000
Harvey, George 50,000
Harvey, Tom S..... 50,000
Hook, Chas. R..... 50,000
Lawrence, W. F. 50,000
Martindale, Homer ... 50,000
McCune, Charles E.... 50,000
Murray, Chas. 50,000
Niederlander, Chas. ... 50,000
Ranck, Z. W..... 50,000
Snider, Dan A..... 50,000
Snyder, Dr. Mildred L. 50,000
Verity, Calvin 50,000
Verity, Geo. M..... 50,000

MONROEVILLE

Latham, Thos. W. ... 50,000

NAPOLEON

Small, Glenn M. 145,000

NEWARK

Hamilton, Wm. H. ... 100,000
Miller, Harry A. 60,000

NEW PHILADELPHIA

Goodman, Morris 50,000

NORWALK

Jackson, C. F..... *50,000
* Includes business insurance.

ORWELL

Prior, O. L..... 100,000

PIQUA

Flesh, Alfred 365,000
Flesh, Leo M. 525,000

PORTSMOUTH

Coburn, Dr. Frank A.. 65,000

SALEM

Roose, Dr. G. A..... 55,000

SEBRING

Sebring, C. L. ....over 50,000
Sebring, Frank A. 110,000

SIDNEY

Jaffe, Wm. 100,000
Thedieck, Frank 100,000

ST. MARY'S

Koenig, John H..... 53,000
White, Thomas A..... *67,000
* Includes business insurance.

SPRINGFIELD

Bushnell, John L..... 75,000
Hill, Arthur R..... 100,000
Kelly, Ed. S..... 150,000
Myers, Wilbur J..... 225,000
Sun, Gus 70,000

TOLEDO

Anderson, David 75,000
Baker, B. R..... 240,000
Barber, Ed. L..... 75,000
Baumgardner, Frank W. .....over 70,000
Baumgardner, J. F.... 50,000
Bellman, Samuel 50,000

Birkenkamp, Herman W. 52,000
Bissell, Frederick 50,000
Blair, James C..... 150,000
Bock, W. E..... 236,000
Boshart, Wm. H..... 150,000
Brady, Chas. H..... 60,000
Brailey, Jr. J. S..... 100,000
Brumback, O. S..... 50,000
Bueche, Reuben..... 85,000
Bunting, W. W..... 115,000
Carr, W. C..... 125,000
Cheney, Herbert 50,000
Clement, Carl 50,000
Collin, Harry E..... 500,000
Collins, C. C..... 50,000
Crandell, F. G..... 100,000
Crinnion, T. L..... 70,000
Daniels, R. P..... 50,000
Detwiler, G. K..... 60,000
Dimeo, James J..... 50,000
Douglass, F. M....over 350,000
Eastman, LeRoy E.... 150,000
Eversman, Walter E... 125,000
Ferrell, Thomas 125,000
Ford, George R..... 250,000
Gardner, John, M.D... 60,000
Heilman, Howard A... 50,000
Hodge, James 68,000
Hoehler, F. C..... 300,000
Houghton, Irving M... 125,000
Jansen, T. C..... 50,000
Kelsey, Aaron L..... 80,000
Knight, W. W..... 150,000
Kobacker, Jerome over 500,000
Koch, Alfred..... 500,000
Koenig, John H..... 50,000
La Cost, C. Tracy..... 115,000
La France, Frederick.. 50,000
Lancashire, H. W..... 250,000
Lewis, Frank S..... 50,000
Lewis, Howard 50,000
Lipe, R. P..... 200,000
MacNicholl, Jr., Geo. Pope 100,000
Marshall, E. J..... 100,000
McCormick, E. J., Sr. over 150,000
McKesson, George L. over 300,000
McMahon, James W... 50,000
Meister, John G..... 325,000
Miniger, C. C..... 110,000
Owen, Wilber A..over 150,000
Page, Henry A..... 125,000
Paryski, A. A..... 160,000
Reynolds, Charles L... 80,000
Reynolds, Harold S.... 300,000
Ricaby, Geo. B..... 55,000
Robinson, Joseph..... 700,000
Secor, Arthur J..... 100,000
Smith, Grace E..... 100,000
Stone, Dr. Wade W.... 50,000
Stranahan, F. D..over 200,000
Stranahan, R. A..over 250,000
Stranahan, W. A..... 50,000
Swigart, John 80,000
Tiedtke, Ernest 200,000
Tillman, Joseph L..... 100,000
Thomson, H. L..... 150,000
Tracy, Thos. H..... 75,000
Waggoner, C. W., Dr. over 50,000
Welles, Geo. D..... 65,000
Williams, George R... 50,000
Willys, John N.....*1,800,000
Wright, William E.... 250,000
Wunderlich, A. F..over 200,000
Young, Llewellyn C... 65,000
* Includes business insurance.

TROY

Bowyer, Walter E..... 100,000
Braun, Walter ..... †50,000
Bridge, Perce H..... 100,000
Edgar, E. E..... 125,000
Hance, Dr. G. J..... 100,000
Hobart, Edward A.... *98,500
Hobart, William H. .. *135,000
Hogle, Dr. Berton M... 62,000
Houser, Bond, Sr. ... *150,000
Johnson, Edward S. .. 75,000
Johnson, Herbert L. .. 113,000
Meeker, David 50,000
Shartle, John A..... 50,000
Spencer, John 125,000
Yantis, Forrest S. 50,500
* Includes business insurance.

VAN WERT

Barson, Jack....about 50,000
Brunback, David L. about 50,000
Dannecker, Dr...about 50,000
Eggers, H. A....about 50,000
Purmort, C. M...about 50,000
Russell, Dan F...about 50,000
Smith, Russell...about 50,000

WARREN

Adams, N. G..... 53,000
Anderson, J. U..... 100,000
Bentley, F. F.....over 100,000
Bland, C. J..... 54,000
Bolz, G. C..... 60,000
Booher, H..... 51,000
Collins, Dr. J. A..... 85,000
Edwards, Wm. F..... 465,000
Estabrook, J. B..... 200,000
Fillius, Geo..... 100,000
Frazer, J. M..... 50,000
Friedman, S..... 68,000
Goodwin, Dr. B. F.... 81,500
Green, Arthur W..... 100,000
Guarnieri, L..... 150,000
Guarnieri, F..... 75,000
Heltzel, J. N..... 225,000
Herlinger, Dr. R. D.... 50,000
Hughes, Raymond..... 200,000
Izant, J. R. .....over 50,000
Kerr, W. M..... 60,000
Kerr, J. N..... 55,000
Kingston, F. S..... 90,000
Knappenberger, Dr. M. T. 230,000
Levine, J. E. 50,000
McKay, Dr. W. W..... 60,000
Morrow, C. A..... 65,000
Smith, Dr. A. E..... 60,000
Stillwagon, F. W..... 160,000
Taylor, H. W..... 275,000
Thomas, C. W., M. D.. 100,000
Thompson, E. D..... 139,000
Watson, A. J..... 55,000
Welch, P..... 52,000

WOODSFIELD

Jones, Sam. P.....over 50,000

YOUNGSTOWN

Armes, II, Myron.about 250,000
Bliss W. E.....about 500,000
Crumbacher, Fred 75,000
Farrell, John J...about 500,000
Farrell, Thos. E..about 250,000
Hackett, Russell H.... 60,000
Harnegie, Andrew ... 60,000
Hawkins, Ned 50,000
Hebirding, John..about 250,000
Reese, Raleigh ..about 100,000
Ruffalo, John....about 75,000
Speck, Dr. M. H.about 100,000
Thomas, Chas. S..about 350,000
Ungar, Joseph ...about 75,000
Willow, John A..... 75,000

ZANESVILLE

Fergus, Guy 50,000
Goldenberg, A. R..... 90,000
Linser, Simon 100,000
Littrick, W. O..... 100,000
Owens, John B..... 75,000
Schmid, David ...about 50,000
Sturtevant, Frank 50,000

BUSINESS INSURANCE

AKRON

Biggs Boiler Works Co.:
Barder, Byron R..... 45,000
Firestone, H. S..... 500,000
Goodyear Tire & Rubber Co., Auto Lines:
Seiberling, Frank A.. 500,000

CANTON

Loomis, D. P., Real Estate 80,000

CHILLICOTHE

Sears Nichols Co..... 250,000
Schachne, M., & Sons:
Schachne, Richard ... 15,000

CINCINNATI

American Drug Fire Ins. Co.:
Freericks, F. H..over 50,000
Ferro Concrete Construction Co. 300,000
Hatfield-Reliance Coal Co.:
Hatfield, J. T..... 100,000
Hotel Gibson Co., Hotel:
Hill, J. Stacy 100,000
Josan Manufacturing Co.:
Friedstein, Harry ... 40,000
Hirshstein, Joseph, Pres. 200,000
Hirshstein, Maurice H. 28,000
Kobletz, Morton B., Sec.-Treas. 50,000
Total 818,000
Raab Bros. & The R. B. Clothing Co.:
Raab, A. B..... 245,000
Raab, Millard M..... 245,000
Total 490,000
Rosenthal & Co., Printers and Publishers.. 150,000

CLEVELAND

Barnes Motor Co., Automobiles:
Barnes, Wm. Pitt..... 120,000
Belle-Vernon Mapes Dairy Co.:
Coolidge, Jas. H..... 50,000
Cochran, John P., Company, Paint Mfrs.:
Cochran, John P..... 25,000
Diamond Glass Company, Doors, Glass, etc.:
Marshall, A. B..... 10,000
Goodyear Tire Co..... 250,000
Kemit Laboratories:
Cooper, Hugh S..... 50,000
Morgan Lithograph Co.:
Morgan, P. J..... 50,000
Patterson-Sargent Paint Co.:
Patterson, Benj. 250,000
Telling Bros. Co.:
Telling, Wm. E..... 50,000

COAL GROVE

Yellow Poplar Lumber Co.:
Isaacson, Leon 100,000

COLUMBUS

Evans, Robert H., & Co., Contractors:
Rose, Chas. S..... 50,000
Lazarus, Fred & Co., Dept. Store:
Lazarus, Fred 50,000
Lazarus, Simon 50,000
Total 100,000
Morehouse, Martens Co., Dept. Store:
Morehouse, Max 25,000

HAMILTON

Champion Coated Paper Co., Paper Mills:
Thompson, Peter G... 50,000
Peters & Herron Co., Mfrs.:
McGanley, M. K..... 20,000
Phelps, H. C..... 20,000
Total 40,000

KENT

Davey Tree Expert Co.:
Davey, Martin L..... 400,000

LANCASTER

Bauman Bros. Packing Co. (4 brothers) ... 60,000

MANSFIELD

Hughes, Keenan Co.:
Hughes, Arthur 72,000
Mansfield Sheet & Tin Plate Co.:
Davey, W. H..... 65,000
Mansfield Tire & Rubber Co.:
Hoffman, Chas. 75,000
Stephens, G. W..... 75,000
Total 150,000

MARIETTA

Northwestern Chemical Co.:
Hall, Fred R..... 50,000

NEWARK

Cree-Becker Co. 50,000

NORWALK

Jackson, C. F., Co.:
Jackson, C. F..... 25,000
Jackson, E. E..... 10,000
Total 35,000

ST. MARY'S

Crane & MacMahon, Mfrs., Exporters:
White, Thos. A..... 30,000

SALEM

Electric Furnace Co.:
Benzinger, F. R..... 250,000
Cope, T. F., Gen. Mgr. 250,000
Hoiles, F. A., Pres... 60,000
Total 560,000

TOLEDO

Entemann Realty Co., Hotel Realty:
Entemann, Tony..... 20,000
Willys, John 500,000

TROY

Braun Bros. Packing Co.:
Braun, Walter 50,000
Hobart Bros. Co.:
Hobart, Edward A... 12,500
Hobart, Wm. H..... 35,000
Total 47,500
Troy Sunshade Co.:
Houser, Bond 100,000

OKLAHOMA

ADA

Norris, P. A..... 120,000
Simpson, R. W..... 82,000

ALVA

Crowell, George W.... 96,000

ARDMORE

Anderson, Chas. 60,000
Anderson, C. L..... 70,000
Apple, Samuel A..... 60,000
Chapman, F. A..... 248,000
Cruce, Hon. Lee..... 52,000
Daube, Dave 250,000
Daube, Samuel 150,000
Dunlap, Errelt 210,000
Franklin, Wirt 565,000
Gault, Edward 80,000
Goddard, C. B..... 62,000
Hefner, R. A..... 50,000
Johnson, R. M..... *425,000
McDonald, Alva 100,000
Tyer, S. W..... 75,000
Westheimer, Max 200,000
Westheimer, Simon ... 80,000
*Includes business insurance.

BARTLESVILLE

Alexander, C. H..... 155,000
Ambrose, A. W. 50,000
Arutunoff, A. 50,000
Bell, Jr., John A..... 100,000
Burdette, Blue..... 50,000
Cannon, Howard 60,000
Clark, G. C..... 60,000
Dahlgren, Paul F..... 141,500
Davis, W. N..... 85,000
Dimit, Charles P..... 50,000
Foster, Henry V..... 355,000
Kane, John H..... 200,000
Koopman, H. E..... 100,000
Murray, C. E..... 50,000
Parrett, C. R..... 60,000
Phillips, Frank..... 1,157,000
Phillips, J. G..... 90,000
Phillips, L. E..... 75,000
Price, Hal 75,000
Riggs, R. J..... 50,000
Riney, A. H..... 50,000
Rowland, L. A..... 92,583
Sivalls, J. A..... *125,000
Straight, H. R..... 250,000
Tyler, Don 75,000
Weber, Dr. H. C. 70,000
*Includes business insurance.

BLACKWELL

Ballatine, Robert 75,000
Currin, J. E.....about 50,000
Goodson, Ola 50,000
Vickery, Wm. ..about 50,000

BLISS

Miller, Geo. Lee..... *165,000
Miller, J. C.....*over 150,000
Miller, Zark T....*over 580,000
*Includes business insurance.

BRISTOW

Abraham, Jack B..... 75,000
Abraham, Louis 100,000
Ekdahl, H. E..... 50,000
Freeland, C. L..... 140,000
Jones, B. B..... 100,000
Jones, R. L..... 100,000
McGehee, C. M..... 50,000
McMillan, George 50,000
Omara, J. C..... 50,000
Stone, A. H..... 50,000
Thompson, L. F..... 60,000
Wolfe, H. T..... 80,000

CHELSEA

Milam, J. B..... *63,000
Phillips, W. G....over *50,000
* Includes business insurance.

CHICKASHA

Graham, John S..... 75,000
Johnson, Ben F..... 55,000
McKelvin, Thomas ... 54,000
Roche, David H..... 90,000
Wooten, R. K..... *265,000
*Includes business insurance.

CLAREMORE

Davis, George B..... *55,000
* Includes business insurance.

CLEVELAND

Mullendore, E. C..... 82,000

CLINTON

Welch, Charles G..... 75,000

DRUMMOND

Harris, Dr. D. S..... 50,000

DURANT

Evans, E. M..... 50,000
MacDonald, D. S..... 55,000
MacDonald, John 50,000
Pettey, W. B..... 50,000
Sawyer, Dr. R. E..... 60,000
Slaughter, W. C..... 50,000
Williams, R. L....over 50,000

ELK CITY

Garnett, J. D..... 50,000
Hunter, Henry 61,000
Thurmond, A. L..... 61,000
Williams, Amos..... 50,000
Williams, Sam 175,000

ENID

Eason, T. T..... 250,000
Edwards, L. P. 100,000
Hudson, Dr. F. A..... 100,000
Knox, Charles H..... 125,000
Munn, Cecil, Sr. 75,000
Newell, Dr. W. B..... 50,000
Roos, George H. 110,000
Schofroth, Lloyd 50,000
Stephenson, A. E..... 60,000

EUFALA

Janeway, D. C..... 50,000
Martin, Retha R. 54,000
Simpson, R. L..... 50,000

HENRYETTA

Whitenton, J. E..... 65,000
Wilson, Walter R..... 75,000

MADILL

Cardin, Morris O..... 100,000

MARIETTA

Westheimer, Simon ... 51,000

McALESTER

Beatty, C. W..... 133,000
Murray, Owen M..... 50,000

MIAMI

Dobson, W. C..... 50,000
Fullerton, S. C..... 50,000
McNaughton, Ray ... 75,000
Neal, Chas. 50,000
Robinson, John 50,000
Thompson, A. Scott... 50,000
Wills, Roy T..... 50,000

MUSKOGEE

Ballantine, H. T..... 106,000
Battles, H. P..... 51,000
Bixby, J. H..... 128,000
Duncan, L. W..... 76,000
Durnil, W. F..... 80,000
Ellis, A. C..... 60,000
Evans, Walter A..... 50,000
Fite, W. P.....over 60,000
Gaddy, T. T. 125,000
Gibson, J. T. 73,000
Griffin, J. T..... *215,000
Harbour, T. Elmer.... 100,000
Hurt, Wood 50,000
Ketchum, H. E..... 180,000
Land, J. F..... 84,000
Lewis, C. S..... 65,000
Linebaugh, D. H..... 58,000
Locke, S. B..... 50,000
Lynde, C. F..... 90,000
McEntee, Jr., J. M... 70,000
McManus, S. M..... 146,000
Nelson, T. L..... 51,000
Ogden, H. H. 80,000
Powell, J. K..... 58,000
Rooney, L. F..... 55,000
Rowsey, W. E..... 65,000
Shimoon, Geo.....over 100,000
Shouse, J. H.....over 90,000
Shouse, N. B.....over 90,000
Swan, O. E.....about 55,000
Teel, J. W..... 59,000
Thompson, M. K..... 53,000
Wood, B. Frank...over 50,000
* Includes business insurance.

NOWATA

Campbell, Herbert F.. 52,000

OKLAHOMA CITY

Anderson, C. F..... 75,000
Apple, S. A..... 260,000
Anthony, C. R..... *350,000
Balyeat, Dr. Ray M. about 75,000
Barnett, Benjamin.... 100,000

LIFE INSURANCE

"The House Built Upon a Rock"

DURING the trying times through which the world has recently passed, life insurance has amply justified the confidence placed in it by men and women in all ranks of life. Its performance, during those apprehensive years, is acknowledged generally to be one of the outstanding financial achievements of this country.

The solvency of well-managed life insurance companies was never in danger—due to the general refusal of the managements of these companies to depart from the sound practice of investing policyholders' funds in seasoned securities providing for definite interest returns and fixed maturity dates.

Life insurance has earned the faith and respect that it has received. Those who are able to save out of present or future earnings may rest confident that no sounder medium for providing against dependency, whether of self or family, can be found than is offered in the guarantees of legal reserve life insurance and annuities.

METROPOLITAN LIFE INSURANCE COMPANY

Frederick H. Ecker, President — One Madison Avenue, New York, N. Y.

Bernstein, Eli D.	50,000
Blackstock, H. L.	150,000
Blakeney, B. B.	50,000
Bloch, Jules	150,000
Boardman, Edwin E.	†50,000
Bonner, Mitchell	85,000
Braniff, T. E.	150,000
Brink, Earl B.	50,000
Brooks, Bert	185,000
Brown, John A. ...over	400,000
Buckley, W. S.	250,000
Bullard, R. J.	51,000
Campbell, R. O. ..about	75,000
Carter, Robert H.	78,780
Clarkson, S. E.	†50,000
Colcord, C. F.	50,000
Corbyn, Marmaduke	93,000
Coyle, John W.	50,000
Cruce, M. K.	80,000
Culbertson, J. J.	100,000
Dahlgren, Earl W.	50,000
Darks, Herbert H.	75,000
Day, Ralph W.	†50,000
Denham, P. O.	150,000
Dorsey, E. E. ...about	75,000
Drainey, W. E. ..about	75,000
Early, William O.	†50,000
Edwards, Robert J about	250,000
Emerson, W. R.	190,000
Englesman, A. D.	50,000
Everest, H. P.	530,000
Farmer, Roscoe	55,000
Franklin, Wirt ...over	200,000
Frierson, Dr. S. E. over	50,000
Gaylord, Edward ..about	200,000
Goldstandt, Guy L.	75,000
Green, Theo. M.	62,000
Green, Thomas L.	*390,000
Gum, Fredk S.	*100,000
Gum, Lester	*100,000
Gunter, Charles W.	250,000
Hahn, Chester	50,000
Hahn, Ed. L.	100,000
Hales, William T.	100,000
Harbison, Dr. J. E.	50,000
Harbour, James F. .over	*135,000
Harden, John J.	65,000
Haskett, Dr. P. E.	60,000
Hayden, Jr., Horace	60,000
Hayes, Kent	150,000
Hightower, W. E.	150,000
Hoffman, Roy ...about	500,000
Honnold, C. E.	50,000
Howard, Dr. R. M. .over	50,000
Hudson, H. R. ...about	100,000
Hulsey, W. O. ....about	75,000
Hunt, A. C. .....about	75,000
Ingram, S. J. .....over	50,000
Irwin, A. B. .....over	50,000
Jamison, Homer	60,000
Johnson, David I.	75,000
Johnson, F. P. ...about	500,000
Jones, Fred .....over	50,000
Jordon, Eugene	85,000
Katz, Harry	*65,000
Kerchmer, L. M.	185,000
Kerr, Bob .....over	75,000
Kessler, James M.	100,000
Key, G. D.	65,000
King, Arthur E.	100,000
Lee, Albert W.	55,000
Leonard, R. E.	100,000
Letterman, M. H.	60,000
Long, Dr. Leroy ...over	50,000
Longmire, Wm. M. *over	115,000
Looney, M. A.	50,000
Malerme, D. B.	60,000
McInnis, A.	70,000
McKee, K. R. .....over	50,000
Miller, Austin	100,000
Moorman, Dr. J. L.	50,000
Myers, C. J.	85,000
Nichols, Dr. G. A.	450,000
O'Neil, J. E.	50,000
Oppenheim, Leo	58,000
Owens, J. F.	100,000
Owens, E. Guy	100,000
Paul, W. U.	50,000
Paschall, Walter B.	503,000
Parrott, Forrest ..about	100,000
Peacock, J. H.	125,000
Patterson, Fred E.	50,000
Price, W. C. ....about	85,000
Piersol, J. E.	76,000
Ramsey, Walter R.	*1,013,033
Robinson, A. M.	†125,000
Robinson, J. T.	†50,000
Roland, Dr. M. M.	150,000
Rosenthal, A. L.	50,000
Russell, Frank	115,000
Russell, Millard	58,000
Schaeffer, Harry over	100,000
Schaeffer, Henry	215,000
Shartel, Kent W.	70,000
Siever, Robert G.	100,000
Skirvin, W. B.	50,000
Sloane, C. F.	85,000
Smith, Moore T.	50,000
Spielman, J. R. .about	50,000
Stuart, Robert T. .over	500,000
Sumny, Geo. C. ..about	100,000
Taylor, Borden W.	105,000
Wallace, Dr. W. J. over	100,000
Webb, C. E.	95,000
Wells, John K.	50,000
Williams, R. F. J.	100,000
Wilson, W. F.	60,000

*Includes business insurance.
†Business insurance.

OKMULGEE

Baker, G. G.	75,000
Baker, P. Dexter	75,000
Bassett, William O.	50,000
Bergquist, Charles	*170,000
Bingman, O. A.	175,000
Black, Eugene R.	50,000
Camphill, C. E.	75,000
Carey, John I.	51,000
Carr, Moses	65,000
Fuhrman, Max	75,000
Graham, M. Fowler	125,000
Hall, John T.	*77,000
Jones, E. P.	50,000
Kaplan, A. S.	75,000
King, J. T.	*750,000
Knapp, George L.	*105,000
Lyons, J. G.	255,000
Miller, L. G.	105,000
Newman, William C.	410,000
Rebold, John H.	54,000
Reynolds, C. E.	250,000
Routt, J. S.	65,000
Siegel, Joseph M.	50,000
Simons, George A.	85,000
Smith, D. M.	75,000
Wigton, Burton	50,000
Wilson, Chas. N. ..over	100,000
Wood, W. E.	150,000

* Includes business insurance.

PICHER

Evans, Mike	50,000

PONCA CITY

Brown, C. C. .....over	50,000
Browne, Howard, Dr.	75,000
Marland, Geo.	100,000
Ritchie, C. S.	67,500
Wentz, L. W. ....about	50,000

SAPULPA

Burnette, E. B.	50,000
Critchlow, Walter	50,000
Caldwell, J.	50,000
Dawns, M. B.	72,000
Jackson, Louis	50,000

STILLWATER

Katz, Jacob	75,000
Otey, M. J.	61,500

TULSA

Allen, W. O.	160,000
Appleman, Louis	110,000
Barnard, H. G.	297,195
Boswell, A. Y.	125,000
Carter, T. J.	61,500
Cloud, James G.	150,000
Creekmore, T. A.	*327,000
Crosbie, J. E.	50,000
Detriek, Homer C.	55,000
Devine, W. E. ...about	75,000
Dickinson, Oscar F.	55,000
Dunlop, Robert	100,000
Duran, A. E.	*484,133
Ewing, L. N.	72,000
Farmer, A. L.	*350,000
Fellows, Ray S.	53,500
Flanagan, James P.	85,000
Flint, Charles W.	90,000
Fohs, F. J.	94,000
Frates, Jr., J. A.	135,000
Frates, Sr., J. A.	200,000
Gardner, James H.	403,390
Garrod, Walter	75,000
Getman, Roy R.	50,000
Gilbert, N. T.	107,170
Greis, Henry N.	200,000
Hagler, Mrs. Kate	100,000
Hall, Dallas W.	50,000
Hartman, Thomas J.	129,000
Howard, Oscar	153,390
Hull, J. A.	98,390
Hunt, Daniel	235,000
Jenkins, W. W.	53,000
Jones, Charles S.	120,000
Johnson, J. A.	110,000
Kimmel, Walter ...over	50,000
Kistler, W. L.	317,000
Kohn, Louis	68,390
Lambert, E. J.	117,000
Livingstone, Julius	50,000
Lundy, Roy P.	82,000
Mason, Dick B.	135,000
McCoy, W. D.	75,000
McMahon, D. F.	108,765
Moore, Frank L.	114,195
Moore, Hal C.	63,000
Mount, W. M.	250,000
Musgrove, Jos. E.	50,000
Paul, Walter E.	110,000
Phillips, Waite	1,400,000
Quinlan, Charles P.	105,977
Ramsey, G. S.	75,000
Reeser, E. I.	125,000
Ross, E. A.	100,000
Shannon, I. W.	152,000
Skelly, W. G.	675,000
Sloan, J. W.	295,390
Smith, Mrs. G. C.	100,000
Smith, Thomas K.	125,000
Springer, M. P.	50,000
Steinberger, Clyde A.	51,390
Tabor, Jr., Geo. H.	72,975
Taylor, J. K.	70,000
Titus, Cornelius W.	86,780
Townley, Thomas L.	77,000
Travis, David R.	300,000
Travis, M. M.	300,060
Travis, M. R.	90,000
Travis, S. R.	70,000
Tyrell, H. C.	100,000
Washington, J. E.	115,353
Wertzberger, D. D.	200,000
Wheeler, John M. .over	100,000
Wiet, E. H.	50,000
Wilcox, H. F.	1,000,000
Wrightman, C. J.	400,000

* Includes business insurance.

VINITA

Halsel, Ewing ...over	75,000

WOODWARD

Smith, J. E.	68,000

YUKON

Kroutl, John F.	72,000

BUSINESS INSURANCE

ARDMORE

Healton Petroleum Co., Oil Producing:	
Johnson, R. M.	50,000

BARTLESVILLE

Phillips Petroleum Co.,	
Phillips, Frank	500,000

BLISS

Miller Brothers (101 Ranch):	
Miller, Geo. Lee	100,000
Miller, Jos. C.	100,000
Miller, Zark T.	100,000

CHICKASHA

Chickasha Cotton Oil Company:	
Wooten, R. K.	100,000
Hart Cotton Mach. Co.:	
Hart, J. L., Pres.	20,000

DURANT

American State Bank:	
MacDonald, D. S.	55,000
MacDonald, John	50,000

ENID

Enid Hotel Supply Co.:	
Hronopulous Bros	60,000

McALESTER

Griffin Grocery Co.:	
Griffin, J. T.	100,000
Russell Hardware Co.:	
Russell, Fredk	50,000

MUSKOGEE

Griffin Grocery Co.:	
Griffin, J. T., Pres.	161,950

OKLAHOMA CITY

All American Oil & Gas Co.:	
Day, Ralph W.	50,000
Anderson-Prichard Co.:	
Anderson, J. S., V.-P.	75,000
Prichard, L. H., Pres.	75,000
Total	150,000
C. R. Anthony & Co.:	
Anthony, C. R., Pres.	100,000
Baker, Hanna, Blake:	
Hanna, Thos. A.	50,000
Carroll, Brough & Robinson:	
Brough, J. P.	30,000
Robinson, J. T.	50,000
Total	80,000
Green Construction Co.:	
Green, Thomas L.	140,000
Gum Bros. Co.:	
Gum, Fred S., Pres.	90,000
Gum, L. B., V.-P.	50,000
Hill, John L., Secy. and Treas.	25,000
Total	165,000
Harbour, Longmire Co.:	
Harbour, J. F., Chr.	50,000
Longmire, Wm. M.	50,000
Peterson, W. P.	50,000
Total	150,000
Katz, Harry, Inc.	50,000
Kerr Dry Goods Co.:	
Bulkley, W. S.	300,000

The unsettled economic conditions through which we as a people have been passing have tested the stability and soundness of life insurance as never before and to note that it has met the high expectations of those vitally interested is but to state an established fact. By virtue of the great national reserves built up through life insurance, there has been lifted from the shoulders of government the call of many people who otherwise might have become public charges.

The future economic condition of an individual or family cannot be foretold. One never knows when it may be necessary to draw on accumulated funds. Market values of securities may fluctuate greatly over a period of years, but life insurance values, on the other hand, are steady and dependable.

JULIUS L. MEIER,
Governor of Oregon.

McEwen - Halliburton Co.	50,000
Oklahoma City Hardware Co.:	
Clarkson, S. E.	50,000
Rosenthal, Al., Inc.	50,000
Scott, M. D., & Co.:	
Scott, M. D.	50,000
Trave-Taylor Co.:	
Taylor, Dudley O.	25,000

OKMULGEE

Kingwood Oil Co.:	
Bergquist, Charles	110,000
King, J. T.	600,000
Total	710,000
Knapp Advertising Co:	
Hall, John T.	50,000
Knapp, George L.	60,000
Total	110,000

SHAWNEE

Scott, M. D., & Co.:	
Walker, J. S.	25,000

TULSA

Ewing, L. N., Co.:	
Ewing, L. N.	25,000
May Brothers	100,000
Mayo Furniture Co.	200,000
Producers Lumber Co.:	
Curd, Oscar L.	125,000
Signal Oil Company:	
Foster, John B.	300,000
Tibbletts & Pleasant, Inc.:	
Tibbletts, E. R., Pres.	95,000
Vandever Dry Goods Co.:	
Vandever, W. A. about	50,000

OREGON

ALBANY

Cockerline, H. N.	50,000

ASTORIA

Anderson, Arthur A.	250,000
Barbey, H. J.	100,000
Brix, P. J.	90,000
Burke, Jos. R.	50,000
Callender, Chas.	100,000
Flavel, Harry	60,000
Hesse, Frank	50,000
Hope, James	50,000
Malarkey, Leo	50,000
Norblad, Albin W.	50,000
O'Brien, Wm. P.	100,000
Sassnet, Lucien	75,000
Tallent, William	60,000
Thompson, William	100,000
Thompson, W. L.	169,000
Van Dusen, Arthur	50,000

ENTERPRISE

Dobbin, Jay H. ...about	67,500

GLENDALE

Sonneman, H. S.	50,000

GRESHAM

Albretch, Franz	90,000
Honey, F.	50,000

HEPPNER

Kilkenny, John	50,000

MEDFORD

Biddle, Wheldon F.	55,000
Fluhrer, Wm. H.	50,000
Gore, Wm. H. ....over	50,000
Rosenberg, David H.	170,000
Scherer, Paul A.	50,000
Thieroff, H. A. ...over	50,000

ONTARIO

Stanfield, Robt. W.	100,000

PORTLAND

Ainsworth, John C.	175,000
Atiyeh, Geo. E.	60,000
Banks, L. R.	200,000
Banfield, T. H.	250,000
Barnes, W. O. ....over	50,000
Beckwitt, H. G.	60,000
Beebe, W. B.	250,000
Bowles, Jos. R.	200,000
Brice, Geo.	100,000
Brogman, William J.	55,000
Buehner, Philip	300,000
Burrell, Walter F. about	50,000
Chamberlain, Dr. C. T.	60,000
Cobb, T. J.	400,000
Coffin, Dr. Homer	75,000
Cornell, Dr. E. D.	50,000
Dant, C. E.	100,000
Dean, Dr. C. J.	120,000
Fishel, L.	*52,000
Friedenthal, Joseph	*70,000
Glickman, M.	96,000
Goldblatt, William	72,000
Goldstein, Sam	55,000
Green, H. A.	99,000
Griffith, F. T.	150,000
Hirsh, Ludwig	75,000
Hirsh, Max .....over	100,000
Honeyman, David T.	150,000
Honeyman, T. D.	250,000
Honeyman, Walter B.	50,000
Horenstein, H. M.	85,000
Jantsen, C. C.	500,000
Johns, Bruno	100,000
Jones, Dr. N. W.	75,000
Katz, Alma D.	60,000
King, F. M.	50,000
King, Lorne P.	100,000
Kirshner, Hyman M.	50,000
Leadbetter, F. W.	100,000
Lovejoy, Geo. A.	§62,500
Macleay, R. L.	250,000
Maling, Bertrand E.	†170,000
McLeod, Lester	*125,000
Matson, Dr. Ralph .over	50,000
Matson, Dr. Ray W. over	50,000
Meier, Julius	600,000
Menefee, Lee B.	275,000
Morris, Taylor	165,000
Nicolai, A. F.	175,000
Nicolai, Harry T.	*435,000
Nudelman, Ed.	75,000
Olds, W. P. .....about	50,000
Ottman, Fred W.	100,000
Pape, E. C.	50,000
Parish, B. A.	60,000
Powers, Ira F.	*314,700
Ray, Harold W.	*140,000

Ridgway, A. B...about 75,000
Rubin, B. W..... 96,000
Sargent, Henry A..... 100,000
Schnitzer, S..... 165,000
Semler, Dr. Harry..... 50,000
Schneelock, Ralph..... 95,000
Sheppard, Chester..... 200,000
Shively, W. B....about 50,000
Smith, Edgar W..... 202,000
Smith, R. E..... 50,000
Standifer, Guy M..... 200,000
Stout, Wm. W....about 50,000
Talbot, Guy W....about 100,000
Teirs, Samuel C..... 50,000
Vines, Harry H..... 75,000
Wilcox, Raymond B... 525,000
Wolf, H. J..... 165,000
Wolfe, A..... 50,000
Worburn, R. J..... 50,000
Younger, Ernest..... 75,000
Zehntbauer, J. A..... 550,000

*Includes business.
†Business insurance.
§Also listed Seattle, Wash.

ROSEBURG

Flurry, John A..... 75,500
Strawn, W. B..... 124,000

STANFIELD

Stanfield, Robert N.... 300,000

WHEELER

Du Bois, John E..... 80,000

BUSINESS INSURANCE

HILLSBORO

Weils Department Store 45,000

PORTLAND

Astoria Flouring Mills Co.:
Smith, Edgar W.... 50,000
McLeod, L. C..... 35,000
Total 85,000
Columbia Awning & Supply Co.:
Fishel, L..... 20,000
Columbia Knitting Mills:
Friedenthal, Joseph.. 20,000
Jantzen Knitting Mills:
Adams, Irwin S..... 50,000
Cormack, Alfred J.... 65,000
German, Henry L.... 50,000
Heineman, Mitchell... 50,000
Jantzen, Carl C..... 200,000
Zehntbauer, Chas. R.. 100,000
Zehntbauer, J. A..... 215,000
Total 730,000
Lowengart & Company Wholesale Millinery:
Rothchild, Fred H... 25,000
Powers, Ira F., Furniture Co.:
Co.:
Powers, Ira F., Pres. 197,000
Secretary 10,000
Total 207,000
Nicolai Corporation:
Nicolai, Harry T.... 250,000
Ray-Brown Company:
Maling Bertrand E.. 100,000
Ray, Harold W..... 100,000
Ray-Maling Company:
Maling, Bertrand E. 70,000
Sprouse Reitz Co..... 75,000

PENNSYLVANIA

ABINGTON

Ambler, Charles A.... 115,000

ALLENTOWN

Dorsheimer, Ben F.... 80,000
Haltzel, Henry S..over 50,000
Leh, Geo. H..... 135,000
Leh, William H..... 91,000
Schadt, Oliver ..about 75,000
Ziegenfuss, Chas. E.... 80,000

ALTOONA

Anderson, C. F..... 161,000
Bergman, Louis 100,000
Gable, George *110,000
Gable, Robert B..... 275,000
Hughes, W. H..... 315,000
Lang, Louis 100,000
Mathewson, W. K..... 150,000
Oswald, Ignatius 150,000
Oswald, V. A..... 350,000
Replogle, Dr. H. B..... 112,000
Sitnek, Jacob 325,000
Smith, E. R..... 65,000
Webb, Hayward 50,000
*Business included.

AMBLER

Arbuckle, Jesse N.over 75,000

ASHLAND

Papper, John W..... 70,000

BEAVER

Addenbrook, T. W. D.. 80,000
Anderson, James L.... 60,000
Book, Fred H..... 100,000
Hooper, E. S..... 50,000
Standley, E. M..... 75,000
Wilkinson, R. A..... 74,000

BELLEFONTE

Hockman, A. F..... 86,000
Noll, Ray C..... *125,000
Reynolds, W. F..... 60,000
* Includes business insurance.

BLOOMSBURG

Monroe, W. R..... 60,000

BRADFORD

Anderson, David 70,000
Bird, Jay 300,000
Brantz, David 100,000
Brennan, R. J.....*1,002,331
Burns, E. J.....over 100,000
Burns, Wm. J....over 50,000
Daily, Daniel W..... 65,000
Dana, Anna M..... 50,000
Dorn, C. G..... 69,000
Dorn, Forest D.....*2,220,873
Dresser, Robert A..... 80,000
Emery, E. C..... 100,000
Emery, Lewis 50,000
FitzGibons, John..over 200,000
Franks, Jr., John..... 52,000
Grant, Hugh.....about 50,000
Hanley, T. Edward.over 500,000
Hapgood, Robert P.... 60,000
Healey, William J..... *635,000
Hifler John 200,000
Hooker, Clarence M... 75,000
Jonnson, Arthur L.... 60,000
Johnson, Clarence W.. 100,000
Johnston, F. Harold.. 1,130,000
Johnston Frank M.... 62,000
Kervin, J. A..... 60,000
Kreinson, L. J..... 125,000
Mallory, Thos. 75,000
Mason, R. L..... 50,000
Matson, Meyer 50,000
Miller, Fred A..... 54,000
Minnich, Lawrence.... 100,000
Morris, Carl W..... 50,000
Nichols, Nathan..... 60,000
Oppenheim, Isaac 60,000
Parmenter, F. R..... 50,000
Paton, Dr. F. Wade.... 60,000
Randall, Jacob.....(b) 100,000
Siff, Raymond S..... 85,000
Siff, Samuel..... 90,000
Schonblom, H. E..... 75,000
Slingerland, E. E. (a) 500,000
Thompson, Jr., T. P... 100,000
Wilborg, Abner H..... 265,000
Wilson, Dr. H. A..... 80,000
Wilson, Thomas B.... 320,000

* Includes business insurance
(a) Also listed Derrick City.
(b) Also listed Duke Center, Pa.

BRIDGEPORT

Smith, I. A..... *60,000
* Includes business insurance.

BROWN FALLS

Solomon, Max 100,000
Walker, Jr., F. W..... 350,000

BROWNSVILLE

Ritchie, Carl W..... 80,000

BUTLER

Greenlee, C. D..... 65,000
Leidecker, John A.... 85,000
Phillips, B. D. 300,000
Phillips, H. H. 70,000
Ritts, J. V..... 200,000

CARLISLE

Lindner, John 75,000

CENTRE HALL

Bartholomew, Chas. D. 90,000
Kerlin, W. W..... 251,000

CHARLEROI

Porter, Harry S..... 65,000

CHESTER

Irving, D. E..... 50,000
Powell, Wm. M..... 50,000
Wethrill, Richard 500,000

CLAYSBURG

Greene, Floyd L..... 50,000
Greene, Lionel Y..... 85,000
Johnston, Chas. O.... 100,000

CLEARFIELD

Betts, Wm. I..... 80,000
Powell, Henry B..... 80,000

COATESVILLE

Aronshon, Benj. 75,000
Harris, F. W....about 100,000
Pyle, Duie 110,000

CONNELLSVILLE

Aaron, Myer.....over 100,000
Corrado, Guy..... 321,000
Oppenheim, Sam'l..... 55,000

CORRY

Williams, T. P. 80,000

CURWENSVILLE

Erhard, Dr. E. S.over 50,000

DANVILLE

Edmondson, D. E..... 100,000
Foss, H. L.....over 50,000
Hartman, F. Q..... 120,000
Owen, Fred 50,000

DERRICK CITY

Slingerland, E. E..... 507,000

DU BOIS

Lum, George H..... 132,500
McCreight, M. I..... 64,000
Waldron, Jr., Charles. 76,000

DUKE CENTER

Randall, Jacob ....(a) 100,000
(a) Also listed Bradford, Pa

DURICH CITY

Berry, E. R..... 75,000
Danner, L. G. 100,000

ELIZABETHTOWN

Klein, Frederick 100,000
Klein, William 50,000

EMLENTON

Crawford, H. J..... *100,000
Gilmore, H. R..... 50,000
Gregory, T. B..... *130,000
Heasley, Harry 50,000
Mitchell, H. B..... 50,000
* Includes business insurance.

EMPORIUM

Kaye, Joseph..... 150,000
Spence, Harry S..... *51,000
* Includes business insurance.

ERIE

Behrend, Ernest...over 1,000,000
Behrend, Dr. Otto..... 50,000
Brehavel, E. R..... 50,000
Currie, D. Angus..... 413,000
Jarecki, Alexander ... 50,000
Jarecki, Robt. 50,000
Mack, Elisha H..... 60,000
Metcalf, Geo. R..... 60,000
Moore, E. C..... 116,000
Palmer, T. R. 1,025,000
Payne, F. H..... 50,000
Rieckert, R. 75,000
Reisenman, Jos. C.... 76,000
Steiner, Charles..... 55,000
Streuber, Louis 100,000
Thayer, H. N..... 50,000
Thayer, James N..... 50,000
Vicary, Arthur 250,000
Wallace, F. M..... 50,000
Willis, Hunter..... 250,000
Wright, Paul D..... 100,000
Wright, R. P..... 75,000

EVERETT

Gibboney, G. H..... 50,000
Gump, Jr., H. F..... 70,000
Kay, Robert 50,000
Robinett, Edward 50,000
Thropp, D. S..... 375,000

FRACKVILLE

Haupt, G. A..... 150,000
Suender, Eugene H. ... 150,000
Suender, Russell L. ... 307,000

FRANKLIN

Bleakley, R. R..... 50,000
Galbrath, C. R...about 50,000
Lamberton, Harry 50,000
McCalmont, David B.. 140,000
Park, Boyd N...about 50,000
Reisenman, Jos. C.over 76,000
Sheasley, Chas. H..... 55,000
Sheasley, Jacob 55,000
Smith, Sherman 100,000

GLEN CAMPBELL

Clark, J. O..... 50,000

GLEN SIDE

Albrecht, Wm. P..... 70,000

GREENSBURG

Abraham, Paul J..... 51,000
Bair, Kenneth H..... 150,000
Bair, Paul S..... 135,000
Carson, S. A..... 125,000
Coulter, Richard 200,000
Coulter, Wm. A....over 100,000
Davis, Simon..... 102,000
Donohue, John P..... 200,000
Eidenmiller, A. R..... 61,500
Harman, Chas. H..... 50,000
Herbert, Robt. B..over 50,000
Humphrey, Arthur F.. 120,000
Humphrey, Fred D.... 50,000
Jamison, Jay C. 305,000
Jamison, John M..... 100,000
Jamison, R. H. 100,000
Jamison, Thos. S..... 185,000
Jamison, Ralph E.about 50,000
Keller, D. G..... 50,000
Kerr, B. W. 290,000
Koppitz, Carl G..... 50,000
Lynch, C. McK..... 500,000
Lynch, Clay F..... 168,000
Lynch, Thomas 160,000
Maddas, Frank 105,000
Mears, R. M..... 50,000
Miller, Frank B..... 50,000
Miller, Samuel 85,500
Moore, Clyde B..... 50,000
Nevin, K. S..... 50,000
Overly, W. F.....over 75,000
Peterson, P. O..... 75,000
Robbins, Thos. N..... 76,000
Robertshaw, John 125,000
Rose, Sam W. 100,000
Rutherford, John C. . 50,000
Rutherford, William O. 85,000
Shaner, P. K. ...over 50,000
Shoemaker, C. J...over 200,000
Smith, Robert, W. 80,000
Steinmann, J. P. 55,000
Sweeney, E. A. 85,000
Troutman, A. E...over 200,000
Vance, Glenn G. 50,000
Wible, W. S. 50,000
Witt, C. V. 100,000
Woodruff, M. A. 50,000
Wyant, Adam M. 50,000

HANOVER

Krebs, John C. 101,100
Myer, C. N. 1,000,000

HARRISBURG

Anast, Chas. *150,000
Bailey, Ed. .....over 150,000
Bailey, James B...over 100,000
Baker, Ralph J. 485,000
Ball, Charles ....about 200,000
Barker, B. F. 50,000
Barley, J. Frank..... *75,000
Bowman, John W. 50,000
Bowman, Henry H. .. 150,000
Bowman, J. Wm.about 400,000
Chambers, C. A. 65,000
Claster, Henry C. 150,000
DeLong, C. A...about 100,000
Donaldson, J. A...over 200,000
Doutrich, I. H. 250,000
Elias, E. A. 50,000
Evans, Berne H. 150,000
Feeser, J. F. 50,000
Fickes, C. Glen..... 50,000
Frantz, Grover C..... *95,000
Gainsburg, Dr. Benj... 280,000
Goldman, Henry P.... 150,000
Goldman, Dr. L. C.... 100,000
Grauptner, W. R. about *500,000
Groff, Abram L..... 70,000
Gross, Dr. H. P..... 70,000
Gross, Henry M..... 55,000
Hause, N. E.....about 100,000
Hoak, C. A.....about 150,000
Irons, Robert H..about 100,000
Johnson, Walter 97,000
Kaufman, David 315,000
Kaplovitz, A. ...about 100,000
Kunkel, John C., Jr. about 500,000
Lappley, C. J. ..about 100,000
McCormick, H. B. 50,000
McCubbin, T. P. 200,000
McFarland, George G. over 100,000
Miller, Jacob 250,000
Moorhead, R. W. 50,000
Mories, Joseph E.about 100,000
Morrison, Hyman 100,000
Oenslager, Dr. John., Jr. .....about 75,000
Pomraning, Joseph W. 150,000
Rauil, George ....over 100,000
Schaeffer, George P... *75,000
Schreiner, Roy W.over *60,000
Shenk, Clarence S.... 50,000
Shoemaker, Ray S..... .....about 200,000
Smith, Luther B..... 50,000
Snyder, E. C.....over 100,000
Sourbier, George H... 50,000
Spong, Harper W..... 100,000
Storey, Douglas D. .. 155,000
Strouse, William 122,000
Tausig, Edwin 50,000
Tausig, Herman 50,000
Yoffee, Harry 70,000
Yoffee, Irvin 80,000
Yoffee, Isaacs 70,000
* Includes business insurance.

HAVERFORD

Foster, F. B..... 75,000

HAZLETON

Andrews, A. J..... 50,000
Beach, Harry M..... 50,000
Engle, G. Stuart..... 87,000
Lathrop, Dr. W..... 50,000
Pardee, Frank ...over 50,000
Pardee, I. P..... 150,000
Sharpless, John R..... 60,000

HUNTINGDON

Fisher, Mayor Geo. W. 100,000

JEANNETTE

Baughman, R. M. 50,000
Best, R. E. 95,000
Euwer, Wm. 50,000
Merrell Roland 50,000
Mills, C. P. 75,000
Sloan C. T. 50,000

JOHNSTOWN

Baker, Frank D..... 250,000
Bantley, Dr. D. S..... 60,000
Cosgrove, John C..... 400,000
Cramer, Harry G. 65,000
Kenney, John S..... 75,000
Kling, Geo. K....over 50,000
Mardis, Frank G..... 60,100
McCrory, J. G..... 450,000
Meehan, H. J.....over 50,000
Parker, Dr. Ray..... 50,000
Wait, Edgar F..... 75,000

KANE

Ulf, F. E..... 100,000

KENNETT SQUARE

Brewer, Russell P..... 153,000
Du Pont, P. S..... 50,000
Farquhar, Malcolm.... 50,000
Mason, Charles H..... 243,500

KINGSTON

Newell, T. L..... 50,000
Ruggles, H. W..... 250,000

KUTZTOWN

Charles Esser 70,000

LANCASTER

Atlee, Dr. John L..... 100,000
Burak, J. Howard..... 105,000
Cohen, Benjamin 100,000
Cohn, Max 100,000
Coyle, John A..... 150,000
Ebenshade, John W. .. 50,000
Fraim, Walter 50,000
Gunzenhauser, C. 50,000
Knipe, J. L. 55,000
Levy, Louis .....over 50,000
Mack, J. Edward 50,000
Myers, Bernard ..over 50,000
Posey, W. W..... 100,000
Prizer, Dr. E. T..... 100,000
Scully, A. C..... 100,000
Shand, James 140,000
Shand, Wm. 283,000
Slaymaker, Sam R.... 50,000
Snyder, Dr. E. S..... 55,000
Steinman, Col. J. H. over 50,000
Straub, J. L..... 250,000
Suter, F. L. 100,000

LEBANON

Bamberger, I. E..... 107,000
Bixler, Henry ....over 50,000
Brenner, Louis ...over 50,000
Coleman, B. D....over 50,000
Deitzler, S. 55,000
Groh, J. L. 75,000
Jones, T. R. 100,800
Kreider, G. 50,000
Kreider, P. 50,000
Light, H. H. 175,000
Light, S. P. 100,000
Millard, H. 200,000
Noggle, F. 81,000

MILLIONAIRE POLICYHOLDERS

(*Concluded frmo page 28*)

Harold G. Metcalf, Auburn, N. Y.	1,000,000
Frank Miller, Chattanooga, Tenn.	1,000,000
C. N. Myer, Hanover, Pa.	1,000,000
Allen F. Moore, Monticello, Ill.	1,000,000
Frederick Pabst, Milwaukee, Wis.	1,000,000
Mrs. Ida Pabst, Milwaukee, Wis.	1,000,000
Clarence Y. Palitz, New York, N. Y.	†1,000,000
Herbert O. Phillips, Pawtucket, R. I.	1,000,000
Mary Pickford, Los Angeles, Calif.	1,000,000
Maurice Pollak, Cincinnati, Ohio	1,000,000
Irving E. Raymond, New York, N. Y.	1,000,000
Frederick B. Renstchler, Hartford, Conn.	1,000,000
Harry Richman, New York, N. Y.	1,000,000
Eddie Rickenbacker, Detroit, Mich.	1,000,000
Will Rogers, Beverly Hills, Calif.	1,000,000
Sol G. Rosenbaum, New York, N. Y.	1,000,000
Fred Saunders, Detroit, Mich.	1,000,000
Alex M. Scales, Greensboro, N. C.	1,000,000
Alfred Schoellkopf, Buffalo, N. Y.	1,000,000
Michael Schwartz, Meriden, Conn.	†1,000,000
William E. Scripps, Detroit, Mich.	1,000,000
Henry J. Simonson, Jr., Boston, Mass.	1,000,000
A. L. Smith Co., Milwaukee, Wisc.	†1,000,000
Solon E. Summerfield, New York, N. Y.	1,000,000
Samuel Sutphin, Indianapolis, Ind.	1,000,000
Gloria Swanson, Los Angeles, Calif.	1,000,000
Constance Talmadge, Los Angeles, Calif.	1,000,000
James L. Verner, Detroit, Mich.	1,000,000
Eric Von Stroheim, Los Angeles, Calif.	*1,000,000
Walter S. Wanger, New York, N. Y.	1,000,000
Harry Wardman, Washington, D. C.	1,000,000
Jack L. Warner, New York, N. Y.	1,000,000
Oscar Webber, Detroit, Mich.	1,000,000
Eddy Weisel, New York, N. Y.	1,000,000
H. F. Wilcox, Tulsa, Okla.	1,000,000
T. E. Wilson, Chicago, Ill.	†1,000,000
Robert C. Winmill, New York, N. Y.	1,000,000
Alexander C. Yarnall, Philadelphia, Pa.	1,000,000
Fuller Barnes, Bristol, Conn.	about 1,000,000
T. L. Bland, Raleigh, N. C.	about 1,000,000
Alfred H. Chapin, Sr., Boston, Mass.	about 1,000,000
Fred S. Chase, Waterbury, Conn.	about 1,000,000
Geo. T. Fulford, Brockville, Ont., Can.	about 1,000,000
P. N. Gelatt, La Crosse, Wis.	about 1,000,000
J. H. Hoult, Grand Rapids, Mich.	about 1,000,000
Harry Logan, Warren, Pa.	about 1,000,000

†Business insurance. *Includes business insurance.

Baseball Insurance

(*Concluded from page 32*)

labeled for a hit, and he walked time after time, the rival pitchers preferring to take a chance on Lou Gehrig.

If the Babe has any intention of retiring this year he made no mention of it when interviewed by The Spectator. As a matter of fact, he rather indicated that he hoped to play for several more years.

It is commonly believed that Ruth has quite a block of annuities which would shortly begin paying him $25,000 to $35,000 a year. Also that he carried $500,000 life insurance.

As a matter of fact, he said he carries no annuities. His life insurance totals something over $50,000. It is a 15-year endowment policy and Ruth proudly informed the interviewer that in four years he will collect $68,000.

Ruth is rather proud of that policy. It meant the start of a new phase in his life, one which had financial independence as its result. It was the best thing that he could find which included both a planned forced method of saving and at the same time spelled a guaranteed investment and financial security for the time when his baseball days might be over.

Having arranged for the time when he would be through as a player, Ruth then proceeded to start an ironclad trust with a New York bank for the protection of himself and his wife and two daughters. He cannot touch the principal. Neither can his wife. But they get the income. And that income, contrary to newspaper accounts, amounts to $16,000 a year.

Ruth has been adding to that trust fund every year except the last, when he purchased Government bonds and Treasury notes.

"But it was life insurance that was the start of my saving program," he said.

Ruth has hit 700 home runs. A record that will perhaps never be equalled. He has walked more than 2000 times. Another record that may never be equalled.

Whether his playing days are over this year or whether he will still be hitting home runs five years from now, he will go down as one of baseball's greatest.

And here is what Babe Ruth thinks of life insurance:

"Annuities or 15-year endowments, especially the endowments, are great for ball players. The average span of a baseball player's life is around 15 years, and with one of these endowments he is forced to save him money. When he is through as a player he will then have all that money, which will either let him go into some other business or will take care of him for the rest of his life.

IRENE RICH SAYS:

"I do not believe that people in my line should be allowed to make their own investments nor that they should be permitted to have investment advisers. I believe that they should all be forced to put all their money into life insurance. It is the safest, strongest and wisest investment that I know of.

"I carry quite a bit of life insurance and I wish that it was considerably more."

Stage Star's Views

(*Concluded from page 23*)

offers wonderful security in the knowledge that through it, you lock the door on poverty and want. I have been carrying life insurance for about fifteen years and I have been taking out more insurance constantly."

Miss Rich also owns considerable real estate although, with the present status of the real estate market, she wishes that she had put more money into life insurance and less into real estate.

The charming star of all three mediums of entertainment also revaled that she is already receiving returns from her life insurance.

All of her policies are twenty-year endowments, -incomes, even those on her mother and her children. In every case, she allows the dividends to accumulate and mature the policies earlier.

Recently, her first two policies, which were straight endowments, and which aggregated $50,000, matured. She converted them into an annuity and now receives $210 a month from them.

Her mother's policy will mature very soon. The policies on her daughters are endowment incomes which begin paying them annuities when they reach the age of forty.

Miss Rich's fellow artists tell you that she is extremely conscientious and that she reads and answers all her own fan mail. She is also conscientious in arranging for the welfare of herself and her family.

"Life insurance," declares Miss Rich, "has saved me many gray hairs and wrinkles. By means of it I have made certain that neither I nor any of those I love dearly will ever know want. Yes, life insurance is a marvelous thing."

"I LIKE IT"... a lot of comments like that are coming our way these days. Yet THE PELICAN *is not a new publication. A few Mutual Benefit men have read it regularly for thirty-two years. Today, several thousand men and women read it and use it for the sales help it is. There are articles by men whose names you see often in the insurance press, stories by men who are solving the problems that daily face the man with the rate book.* THE PELICAN *is not for sale, but those who want to know more of the Mutual Benefit and what its men are doing may have a copy and an explanation of the name.*

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

I LIVE AND DIE FOR THOSE I LOVE

Noggle, W. R. 60,000
Quinn, T. S. 100,000
Snavely, C. O. 65,000
Worrilow, W. 100,000

LITITZ

Fahnestock, W. 50,000
Garber, E. L. 105,000
Yoder, Dr. M..... 70,000

LOCK HAVEN

Armstrong, C. 200,000
Candor, A. C..... 175,000
Gummo, C. K..... 100,000
Hopkins, D. S..... 350,000
Kistler, Sedgwick 350,000
Putnam, C. P..... 50,000
Quiggley, R. S..... 75,000
Stouck, V. M..... 100,000
Thomas, Dr. D. W..... 125,000
Winner, F. L..... 57,000
Winter, W. C..... 55,000

LUDLOW

Olmsted, G. W. 190,000

MAHANOY CITY

Ferguson, Joseph 70,000
Kaier, Mrs. Margaret. 50,000
Smith, Augustine 50,000

MANHEIM

Guie, Dr. P. F..... 86,500

McKEESPORT

Chambers, Dr. Wm.... 115,000
Pitts, Enoch W..... 60,000
Ruben, Joseph H..... 50,000

MILTON

Anspach, W. W..... 72,000
Krise, R. W..... 50,000
Shimer, E. S..... 105,000

MINERSVILLE

Stockett, B. H. 106,00

MUNCY

Glass, J. Russell 50,000
Jones, R. L..... 50,000
Sprout, Fred 50,000

NAZARETH

Miller, John A....over 100,000

NEMACOLIN

Ruttenberg, Chas..... 50,000

NEW BETHLEHEM

Andrews, Percy C..... 50,000
Lower, C. M..... 50,000
Lower, Ira..... 50,000
McEwen, H. C..... 60,000

NEW CASTLE

Downelly, M. J..... 150,400

NEW CUMBERLAND

Kohr, Hyman F..... 150,000

NORRISTOWN

Ballard, H. T.....over 100,000
Coleman, H. C....over 200,000
Hosey, John H....over *100,000
Scheidt, Adam...about 50,000
Watt, George W..over 68,000

* Includes business insurance.

OIL CITY

Berry, Charles 50,000
Berry, James 50,000
Geary, D. J..... 75,000
Manion, Daniel 50,000
Manion, Laurey 75,000
Murray, Jean 50,000
Suhr, Charles 100,000

PALMYRA

Engle, J. R..... 50,000
Kreider, W. E..... 125,000

PERRYOPOLIS

Karolcik, Michael..... 50,000

PHILADELPHIA

Adamson, Charles 165,000
Allen, A. Rushton..... 175,000
Ammann, William 100,000
Anderson, Ralph S.... 50,000
Anderson, W M..... 250,000
Anspach, Dr. B. M... 50,000
Austin, Wm. L..... 400,000
Austin, Jr., Wm. L... 100,000
Averett, Dr. Leonard.. 200,000
Bailey, E. F..... 75,000
Bailey, W. C.....about 50,000
Bailey, Walter A..... 250,000
Bailey, Wm. H..... 200,000
Baker, A. F..... 250,000
Ballard, Ellis Ames... 100,000
Ballard, Fred L..... 100,000
Barney, Chas. D..... 350,000
Barrett, Chas. H..... 50,000
Baum, Isidore 50,000
Baxter, C. Carroll..... 125,000
Bell, Fred F..... 94,000
Bell, Jr., Samuel..... 100,000
Bennis, Edward F..... 75,000
Berlet, E. J.....over 100,000
Bernard, Emanuel 73,000
Best, Arthur C..... 140,000
Bettger, Franklin L... 121,000
Biddle, Jas. G..... 170,000
Blair, Frank J..... 50,000
Blair, W. Edwin..over 50,000
Bloch, Arthur..... 200,000
Bloch, Bernard....over 100,000
Bloch, Moses L..... 120,000
Blum, Gabriel 150,000
Borie, Beauveau 50,000
Borton, J. Harvey..... 50,000
Brawn, Chas. A..... 100,000
Breyer, Henry W..... 100,000
Bryer, Jr., Henry W..*1,500,000
Brooke, Robt. E..... 50,000
Brown, E. H.....over 50,000
Brown, Francis S..... 50,000
Brown, Frank H..... 250,000
Brown, Wm. Findlay.. 125,000
Brownhill, Harry A... 200,000
Budd, Edward G.....1,500,000
Buehn, Louis .....over 50,000
Buten, Mottie ....over 75,000
Caplan, Harry..... 51,000
Carpenter, J. S. P.... 55,000
Carpenter, Dr. J. T... 50,000
Carroll, Vincent A.over 100,000
Carson, Philip 140,000
Carson, T. I..... 125,000
Carstairs, Daniel H... 150,000
Carstairs, James 200,000
Carstairs, J. H..... 75,000
Chandler, Percy N.over 200,000
Chapman, Jr., Wm. R. 70,000
Cheyney, A. B..... 150,000
Claflin, Clarence B.... 200,000
Clark, Clarence H.over 100,000
Clark, James E..... 100,000
Clothier, Jr., Isaac H. 500,000
Clothier, Morris L.... 1,500,000
Cohen, Isaac..... 100,000
Colborn, W. T., Jr. ... 60,000
Collins, H. H..... 80,000
Collins & Aikman ...†1,500,000
Conrad, Charles 50,000
Cooke, Jr., Chas. B... 50,000
Cooke, Jay, 3rd..... 200,000
Craig, John L..... 100,000
Craig, Walter A...over 100,000
Crawford, Capt. Jas. L. 100,000
Crenshaw, A. 50,000
Curtis, Edward H..... 90,000
Curtis Publishing Co..†1,500,000
Dale, Ed. C..... 100,000
Dannenbaum, Alex W. 300,000
Davis, Bernard.....*1,500,000
Davis, Dr. J. Leslie... 162,000
Dexter, C. Joseph.over 100,000
Disston, Frank 100,000
Disston, Hamilton 50,000
Disston, Wm. D..... 50,000
Ditson, J. E..... 50,000
Dodge, Kern 50,000
Downing, Wm. C..... 250,000
Drexel, Miss C..... 200,000
Drexel-Biddle, A. J. .. 1,000,000
Dunlap, James 175,000
Dunning, George A... 50,000
Erdman, Wm. K..... 50,000
Fabiana, Aurelio 50,000
Feist, Jacob G..... 140,000
Felin, Charles F..... 365,000
Finnell, Samuel C..... 300,000
Fleisher, S. B..... 80,000
Fletcher, Geo. W. B... 200,000
Foerderer, Percival E. 1,370,000
Foley, F. H..... 275,000
Foster, Frank B...over 50,000
Franklin, Mrs. Ellen J. †100,000
Franklin, Malcolm ... 150,000
Frazer, George H..... 150,000
Freihofer, William ... 500,000
Friehofer, C. A..... 100,000
Friehofer, Stanley.over 100,000
Fry, Eugene W..... *750,000
Gallager, Herbert V. B. .....over 100,000
Geuting, Anthony H... *660,000
Gillinder, Edgar A.... 65,000
Gilliland, Chas. L..... 559,000
Gimbel, Ellis A..... 250,000
Gimbel Bros. .....†1,500,000
Glenn, James H..... 195,000
Goldman, Adolph L.... 55,500
Gomery, J. Edw..... 350,000
Grange, Chas. E..... 142,000
Grange, Wm. 62,128
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Greenfield, Albert M... 1,310,560
Gucker, Frank T..... 50,000
Hackett, Waldo N.over 100,000
Hall, George W..... 100,000
Hamilton, Richard J... 50,000
Hamilton, Wilbur F... 50,000
Hanson, Michael F.... 100,000
Hardt, John W..... 60,000
Hare, Thos. J..... 150,000
Harman, W. H..... †150,000
Harned, Thomas B.... 60,000
Harris, Edward M ... 3,000,000
Hart, Hugh D..... 90,000
Hartman, Dr. J. Calvin 145,000
Herkness, Wayne..... 250,000
Hernig, Albert 75,000
Hires, Chas E.....over 150,000
Hires, Wm. G.....over 50,000
Hirst, Arthur C...over 100,000
Hodge, Hugh B..... 75,000
Holland, Chas. H.over*1,000,000
Holmes, Robert C..... 60,000
Holmes, William L.... 250,000
Holt, Joseph B..... 105,000
Hoopes, Wm. E..... 50,000
Horn, Jr., James P... 50,000
Horstmann, Ignatius F. 60,000
Horstmann, John F... 100,000
Houston, Samuel F.... 250,000
Howe, George....about 800,000
Howson, Charles 50,000
Hulshizer, Wm. C..... 175,000
Hurley, John M..... 150,000
Ingber, M. N..... 50,000
Irwin, Harold C..... 200,000
Irwin, Robert F., Jr... 100,000
Janney, Jos. M..... 150,000
Janney, Walter C..... 800,000
Jenkins, Chas. F..... 272,000
Jennings, R. W..... 200,000
Johnson, Alba B...(b) 1,100,000
Johnson, C. Harry.... 725,000
Johnson, Dwight G.... 100,000
Johnson, W. Percival.. 70,000
Jones, Dr. Harold..... 76,000
Jones, Lawrence..... 500,000
Jones, Sharpless 50,000
Kaufmann, John J... *350,000
Keller, Marshall 75,000
Kelley, Albert B..... 50,000
Kelly, Jack 125,000
Kely, P. H..... 156,000
Kelly, Wm. F.....over 50,000
Kent, Everett L..... 150,000
Killough, Robert..... 100,000
Kindt, Charles F..... *180,000
Kirschbaum, D. ...over 200,000
Kling, Wm. F..... 100,000
Kritler, Geo. W...over 50,000
Krupp, Wm. E..... 60,000
Kunkel, James E..... 131,500
Langhorne, Wm. 105,000
Latta, Thomas L..... 170,000
Lawrence, McFadden B. 150,000
Leonard, Fred M..... 100,000
Linton, Jesse 50,000
Linton, Albert M. 275,000
Lipper, Arthur 100,000
Lippincott, A. H..over 75,000
Lippincott, J. B..... 100,000
Lit, Jacob D..... 200,000
Lit Brothers .....†1,500,000
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Lorimer, John A..... 115,000
Louchheim, W. C..... 150,000
Louchheim, J. H..... 200,000
Ludlum, David S..... 250,000
Magoffin, W. H..... 75,000
Maher, John J.....over 50,000
Maimon, Joe H..... 60,000
Maklin, Louis..... 77,000
Margerum, Wm. B..... 125,000
Martin, John C. *6,540,000
McCall, Wm. T..... 65,000
McClatchy, John H.... 250,000
McCloskey, Dr. John F. 350,000
McCrahan, Frank R... 65,000
McCullough, Joseph S. 100,000
McCullough, W. B.... 100,000
McCurdy, James 50,000
McCurdy, Jr., James.. 50,000
McGeorge, Wm..... 59,667
McIlhenny, John D.... 75,000
McIlvain, J. Gibson... *500,000
McIntyre, Jos. A..... 65,000
McLean, Robert..... 370,000
McNeely, C. Wilson over 300,000
McNeely, Robert K.... 100,000
McParland, C. E..over 200,000
McPherson, John B.... 50,000
Medicus, Joseph P..... 60,000
Mellor, Signourney.over 200,000
Metzger, Frank K..... 50,000
Metzger, Wm. F..... 150,000
Middleton, Jr., Melborne T. 300,000
Miller, Daniel K..... 270,000
Miller, Clarence E..... 425,000
Mitchell, J. L..... 205,000
Moran, John H..... 250,000
Morris, E. B., Jr.over 100,000
Murray, Joseph A..... 101,000
Musselman, C. A..... 200,000
Neel, Percy C....about 50,000
Nelson, John H...over 100,000
Netter, J. 252,000
Newbold, Fitz E. D... 50,000
Oehrle, A. C.....about 165,000
O'Malley, E..... 176,000
O'Reilly, H. R..... 100,000
Ott, Geo. E.....over 100,000
Page, Edward C..over 100,000
Page, Robert P...over 1,000,000
Pancoast, Dr. H. K... 100,000
Parrish, Percival 50,000
Pearlman, Martin M.. 1,500,000
Pepper, Jr., D. W.... 100,000
Peters, Joseph R..... 491,000
Pinkerton, Fred O..... 100,000
Pinkerton, Wm. W.... 100,000
Pomerantz, A. 125,000
Pooley, Edward F..... 100,000
Porter, Jr., Chas. A... 100,000
Poth, Harry 60,000
Pottash, Harry..... 100,000
Pottash, Max..... 100,000
Prettyman, Chas. B... 285,000
Prevette, Earl 50,000
Quinn, Murtha P..... 66,000
Ramsey, J. R..... 65,000
Reed, Jacob 85,000
Reyenthaler, E. G..... 160,000
Reynolds, Baxter 100,000
Reynolds, J. H..... 100,000
Richards, J. E..... 100,000
Richardson, Tolbert N. 50,000
Richman, William H. over 300,000
Roberts, G. Theo..... 50,000
Roberts, Jr., P..... 50,000
Robinson, John J..over *160,000
Rodenbaugh, Elmer E.. 250,000
Rodenheiser, Dr. E. W. 130,000
Roedelheim, A. L..... 100,000
Roydhouse, G. W..over 100,000
Ruetschler, Henry ... 54,000
Rumpp, Herman C. over 50,000
Rust, Harry B..... 50,000
Ruth, B. W..... 50,000
Sacks, Emanuel..... 161,000
Sauers, H. S..... 80,000
Schloss, Herman 100,000
Schoble, Frank 500,000
Schramm, Wm. D..... 265,000
Schwartz, John C..... 281,000
Scott, Harry W...over 200,000
Scott, Wilbur S..... 290,000
Selig, Eli K.. 167,000
Senter, Ralph T..... 50,000
Shaffer, Clyde H..... 50,000
Shand, Alexander C... 50,000
Sheerin, Wm. R..... 65,000
Sheppard, F. L..... 140,000
Sherrett, Max A..... 125,000
Shlifer, Rudolph..... 70,000
Shober, S. S.....over 50,000
Simonin, Eugene B.... 1,010,000
Simpson, G. W..... 50,000
Sladkin, Max M..... 100,000
Sjostrom, John E..... 55,000
Smith, Arthur D..... 250,000
Smith, R. Meade, Jr .....over 50,000
Snellenburg & Co.....†3,500,000
Snellenburg, Jos. 75,000
Snellenburg, Samuel .. 64,000
Sparks, John W..... 90,000
Springer, Roy N..... 75,000
Starkey, Wm. P...over 500,000
Steele, John L....over 50,000
Steele, Joseph M. *615,000
Stern, David J.....*1,300,000
Stevenson, John A. (a) 500,000
Stewart, A. James.... 50,000
Stone, Harry A..... 85,000
Strittmatter, Dr. I. P. 60,000
Sullivan, Jr., Jas. J.... 85,000
Sullivan, Juleus J..... 103,000
Sweeten, Jr., Jas..... 500,000
Swing, Dr. Chas. W... 85,000
Taubel, Clarence H.... 500,000
Taylor, A. Merritt.... 500,000
Taylor, John C..... 80,000
Thayer, Harry C..over 300,000
Thomas, Philip Edw... 160,000
Thompson, C. H...over *85,000
Tily, Herbert J..... 500,000
Tilge, H. F..... 50,000
Tobey, Walter H... . 150,000
Trainer, John A..... 500,000
Trainer, Joseph C.... 500,000
Trigg, Ernest T. 500,000
Turner, Charles A..... 100,000
Turner, James A..... 65,000
Vogler, John G..... 150,000
Wagner, W. F....over 50,000
Walker, Robt. Coleman 55,000
Wall, Raymond W.over 200,000
Wallace, Wm. 150,000
Walsh, Basil S. *783,000
Walton, Thomas E.... 100,000
Wanamaker, Jr., W. H. 210,000
Warburton, Barclay .. 50,000
Warden, Jr., Wm. G.. 100,000
Wark, W. E.....over 100,000
Warner, Jr., W. R.... 50,000
Watson, Paul 65,000
Wayne, Joseph 500,000
Webb, Andrew S..over 100,000
Webb's, Charles Son's. 3,000,000
Weeks, J. Borton..over *200,000
Weiland, Jr., Dr. Carl 114,000
Weiss, David.....(a) 200,000
Weiss, Samuel 102,500
Welch, Ben T..... 300,000
Wells, Geo. L..... 50,000
Wendell, Herman 50,000
Wheeler, M. H..... 75,000
Whelan, Jas. T..... 65,000
Wiley, Henry W. 68,000
Wilgrus, Horace B.... 150,000
Wilkinson, Chas B.... 50,000
Williams, Morris 50,000
Williams, Thomas J... 100,000
Willing, J. E..... 175,000
Wilson, Dr. J. C..... 65,000
Worrilow, Mrs. Catharine 250,000
Wray, Clarence A..... 50,000
Wright, Jr., Edw..... 50,000
Wright, Ernest A..over 125,000
Wright, Jr., Spencer D. 165,000
Yarnall, Alexander C.. 1,000,000
York, Edward H. Jr. .....over 200,000
Young, Walter A..... 75,000
Zane, Geo. W..... 50,000
Zurn, O. F., Jr..... 75,000

(a) Also listed New York
* Includes business insurance.
† Business insurance.
(b) Also listed Rosemont, Pa.

PITTSBURGH

Adler, Louis J..... 85,000
Beegle, Clifford H. 453,246
Benedict, E. L..... 200,000
Blair, C. Hugh..... 67,000
Bosserman, W. M.... 75,000
Bostwick, Roy G..... 100,000
Brown, A. B..... 142,500
Burchfield, A. H..... 273,000
Burnett, H. T. 125,000
Campbell, George J... 110,000
Cancelliere, Andrew, M. D. 130,000
Chambers, Harry J... 100,000
Close, I. L..... 60,000
Cohill, Maurice 140,000
Crick, L. H..... 60,000
Cummins, W. J..... 51,000
Davidson, Mrs. Emma. 113,000
Davidson, Geo. McC... 60,000
Diebold, E. M..... 70,000
Dimling, John 66,000
Donahue, J. A. 400,000
Donahue, T. K. 300,000
Donnelly, M. J. 200,000
Duff, A. W..... 110,000
Duff, Wm. M. 465,684
Flannery, J. Rogers .. 1,152,500
Frauenheim, Miss Rose 50,000
Frederick, W. F..about 100,000
Galanat, C. P..... 100,000
Galloway, John 60,000
Garland, John W..... 300,000
Garland, Robert 307,500
Germain, Jr., Louis... 300,000
Goldsburg, Royal S... 127,000
Graham, Chas. J..... 115,000
Graham, W. E. 177,600
Griffith, W. E..... 100,000
Guckenheimer, Isaac... 95,759
Guggenheim, Arthur S. 75,000

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45 Years
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Gulick, Henry 50,000
Hareman, Joseph..... 115,000
Hartman, Jr., Joseph . 100.000
Hermes, John 205,000
Hodkinson, Frank C... 200,000
Howell, G. D.....about 175,000
Humbert, George J.... 125,000
Ingersoll, L. F..... 50,000
Jackman, D. E..... 85,000
Johnson, E. E. 82,640
Kailer, F. S. 68,800
Kaufman, Edgar J.... 315,000
Kaufmann, Theo..... 130,000
Keller, W. B. 90,209
Kirstein, B. M..... 55,000
Klages, Allen M..... 100,000
Krebs, J. C. 161,884
Kuhn, David W..... 55,000
Kuhn, J. S..... 169,000
Kuhn, W. S..... 125,000
Kunkelmann, G. P. about 58,000
Kurtz, Thomas N. 100,000
Landon, Dr. J. Lyndon 100,000
Lynch, Chas. McK. ... 182,500
Mardis, F. G..... 71,350
McCargo, Grant..... 227,100
McCaskey, John A.... 50,000
McCaskey, W. Rhodes. 50,000
McCune, Mrs. J..... 1,000,000
McNulty, M. F. 417,528
Mellon, Thomas A..... 300,000
Messler, Eugene L.... 200,000
Miller, Henry J..... 115,000
Mills, A. C. 150,000
Moller, Frank G..... 55,000
Montague, E. Parke... 75,000
Mullen, Paul J..... 96,000
Nicola, Frank F..... 600,000
Nichols, Chas. H..... 80,000
Nicholson, John D.... 200,000
Nufer, Julius J..... 50,000
Ohl, Edwin N..... 82,500
Patterson, M. B. 50,500
Peabody, Frank E..... 100,000
Pfeil, J. M. 148,184
Pomeroy, Thos. W.... 100,000
Powell, O. P..... 87,268
Powell, William J. ... 375,664
Price, O. K. 64,100
Pricer, J. P. 58,100
Pruett, A. B..... 80,000
Reilly, Eugene 100,000
Rendleman, Norman .. 105,000
Riffle, D. T. 75,000
Roberts, G. P. 75,000
Rook, Col. C. A..... 120,000
Rust, Henry B..... 400,000
Sanford, Jesse H. 120,000
Schaffer, E. H..... 110,000
Seanor, B. L. 101,878
Seifert, Wm. A..... 146,500
Sheedy, C. F. 102,000
Shirley, John T..... 160,000
Simon, I. A. 600,000
Snyder, Harry O..... 52,000
Solomon, Max..... 71,171
Sposato, M. T..... 50,000
Swift, P. J..... 62,500
Thomas, P. C..... 175,000
Vilsack, Joseph G..... 50,000
Wally, Alex 100,000
Walther, C. L..... 112,500
Weidlein, E. R..... 100,000
Weil, A. Leo 150,000
Weir, E. T. 100,000
Westinghouse, Jr., Geo. 100,000
Wharton, Denver 64,850
Williams, T. P. 101,355
Wittmer, Jr., George.. 610,000
Woods, Mrs. G. M..... 115,191
Woods, Edward W..... 56,000
Ziegler, George W..... 105,000
* Includes business insurance.
† Business insurance.

POTTSTOWN

Brock, Paul 50,000
Buckwalter, A. L..... 150,000
Burdan, C. C..... 435,000
Dasher, Frank 50,000
Graber, Dr. Henry.... 75,000
Hanly, Dr. Paul..... 62,000
Harner, John 100,000
Jacobs, William 60,000
Jones, William 65,000
Lessig, H. M..... 50,000
Pollock, David 90,000
Reber, R. E..... 60,000
Seltman, Herman 65,000
Sherbon, Dr. John B. 100,000
Teroe, Robert 75,000
Wagner, George W.... 70,000
Wagoner, David 50,000
Wells, Russell 60,000

READING

Barbey, John 250,000
Barr, Jere H..... 76,000
Bawsher, J. Lee *320,000
Bortz, Earl E..... 110,000
Boyer, J. L..... 50,000
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Corbit, H. Frank..... 60,000
Corbit, John D..... 119,000
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DeMoss, John R..... 150,000
Essick, Joseph W..... 200,000
Fehr, Walter Henry... 51,000
Fisher, Wm. E..... 105,000
Gernart, Dr. M. L.... 150,000
Gery, A. A..... 140,000
Gosch, Wm. H..... 75,000
Grieseman, Dr. Wellington D. 110,000
Hendel, J. R..... 245,000
Hendel, Wm. H. 600,000
Horst, George D..... 200,000
Jaslow, Paul 60,000
Jansen, Henry K. *175,000
Kantner, H. F..... 125,000
Kissinger, C. W..... 175,000
Lauer, Carl F..... 70,000
Leippe, C. E..... 106,000
Liever, Israel 85,000
Liever, Joseph 70,000
Luden, Wm. H..... 200,000
McHose, Isaac 50,000
Orr, W. H..... 60,000
Stryker, H. Denton... 90,000
Thun, Ferdinand ..... †125,000
Weiner, Maurice H.... *145,000
Wise, W. K..... 250,000
Zable, Abe 150,000
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Smith, P. R..... 67,500

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Garver, Ivan E....over 50,000
Garver, Russell B.over 50,000
Grounds, Dr. W. L.over 50,000
Wike, Jesse R....over 50,000

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(a) Also listed Phila., Pa.

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SAYRE

DeWan, Dr. C. H..... 71,000
Fish, Dr. Harry S.... 175,000
Guthrie, Dr. Donald... 500,000
Haines, Dr. C. N..... 50,000
Hawk, Dr. G. W..... 50,000
Weinberger, Dr. N. S. 80,000

SCRANTON

Acker, Warren T..... 300,000
Blackman, J. H..... 135,000
Brooks, George....over 500,000
Brooks, J. H. ....over 500,000
Casey, P. J. 260,000
Groat, C. C. 50,000
Harvey, Alfred 50,000
Lawall, Elmer H. 62,000
Oppenheim, I. E. *1,008,000
Peck, Edson L..... 100,000
Schautz, Arthur 100,000
Schautz, Geo. J..... 150,000
Schautz, Walter L..... 300,000
Scranton, Worthington 1,150,000
Simpson, Harry...over 50,000
Simpson, John 125,000
Watres, L. A. 220,000
Weeks, Ralph E..... 750,000
Weston, C. S.....over 60,000
* Includes business insurance.

SEWICKLEY

Claus, William L..... 151,000

SHAMOKIN

Brennan, Edward 75,000
Greaber, George C.... 62,000
McConnell, W. C..... 115,000

SHEFFIELD

Irwin, Ray L. 245,000

SHENANDOAH

Houck, Hon. Henry... 55,000
Wassell, Joseph 125,000

UNIONTOWN

Abraham, J. W..... 125,000
Cohen, Abe..... 300,000
Cohen, David..... 85,000
Cohen, Harry..... 70,000
Crow, A. E., M. D..... 50,000
Davidson, C. L..... 50,000
Davis, Benjamin A.... 50,000
Dorley, T. L..... 60,000
Duggan, John..... 150,000
Frederick, W. F..... 100,000
Frock, Chas.....about 175,000
Glassburn, J. C..... 50,000
Hogan, Amadee J.over 100,000
Hustead, J. Edgar..... 75,000
Huston, Earl.....over 50,000
Jeffrey, Dr. R. H..... 60,000
Levy, Julius..... 50,000
Lohr, John E..... 50,000
Lowe, Dr. D. E..... 60,000
Luman, Dr. C. M..... 85,000
Lusthaus, A. L..... 180,000
Madore, C. C..... 58,000
McGee, D. H..... 70,000
McGee, R. C..... 56,000
McHugh, Dr. Wm. A.. 60,000
Merts, Frank E..... 130,000
Metzler, S. W..... 300,000
Moore, John B..... 75,000
Phillips, Lynn ...about 50,000
Reisinger, John C..... 65,000
Riggs, George..... 80,000
Rosenbaum, Julian.... 70,000
Sangston, J. Holmes over 50,000
Santo, Frank..... 52,000
Santo, George..... 75,000
Semans, T. B....about 500,000
Silverman, Isaac..... 52,000
Stern, Lee..... 65,000
Stone, Wendall..... 160,000
Sturgeon, Dr. John D.. 90,000
Thompson, J. V...over 100,000
Whyel, Harry.....over 100,000
Weinsweig, Jacob..... 120,000
Weinsweig, Nathan D.. 120,000

VILLANOVA

Bodine, Samuel 60,000

WARREN

Allen, Chester 50,000
Beaty, Jr., David..... 50,000
Beatty, W. W..... 50,000
Blair, J. Leo.....over 100,000
Campbell, E. W..... 70,000
Cowden, Mark 110,000
Creal, T. K..... 75,000
Deardorff, Merl H..... 50,000
Eaton, Herbert...about 100,000
Eldred, Arthur ...over 50,000
Grandin, G. M..... 100,000
Grandin, Mrs. Guy over 100,000
Hazeltine, James E.... *70,000

Hedges, Harold ..over 50,000
Hunter, L. L.....over 120,000
Jamieson, Louis C.... 50,000
Knabb, Robert 50,000
Logan, Harry ...about 1,000,000
Morrison, R. Z....over 100,000
Newell, John T...over 100,000
Printz, A. A..... 66,000
Small, Earl 70,000
Steber, Raymond..over 50,000
Yates, Bishop ....over 50,000
*Includes business insurance.

WASHINGTON

Brady, Charles N..... 250,000
Donnan, J. H....about 50,000
Donnan, John W..... 100,000
McBride, Wm. C..... 140,000
McCaroll, Robert L... 65,000
McCollum, J. M..... 50,000
McMurray, Dr. J. B.... 50,000
Walker, George T..... 50,000

WAYNESBORO

Barnett, Daniel 50,000
Benedict, John G..... 50,000
Eader, John E..... 215,000
Hepfer, Jno. W..... 50,000
Hoffman, J. V. 50,000
Lyon, Chester A..... 50,000
Newman, S. F..... 50,000
Potter, K. G..... 52,000
Reid, Chas. W..... 50,000

WAYNESBURG

Rinehart, J. B. F..... 187,000

WEST PITTSTON

Blackman, John H.... 160,000

WILKES-BARRE

Ayers, Dr. R..... 50,000
Andrews, A. J..... 50,000
Bergman, Justin 50,000
Burke, Mark L...over 75,000
Conrad, Edward K.over 200,000
Conynham, John N.... 75,000
Cunningham, W. H. over 250,000
Donnelly, Charles J... 70,000
Dougherty, Dr. J. P... 50,000
Griffith, Edward...over 100,000
Haddock, John C..over 500,000
Hunt, Charles P..... 120,000
Johnson, Herman 250,000
Kirby, Allan .....over 50,000
Kirby, F. M..... 75,000
Kniffen, Luther...over 50,000
Kuhns, Chas. F....over 250,000
Lathrop, Dr. W..... 50,000
Lenahan, Dr. W. H... 100,000
Lewis, Dr. N..... 50,000
Mathewson, Frank.over 50,000
Martz, Frank 100,000
Mundy, Dr. Leo..... 175,000
Perkins, Clement W. over 50,000
Ramer, Thos. I....over 75,000
Robinowitz, Jacob..over 50,000
Schappert, Dr. N. L.. 50,000
Sharpless, J. R..... 60,000
Sordoni, Andrew J. over 850,000
Sperling, Harry 65,000
Stout, Ralph J..... 50,000
Townsend, R. L..... 100,000

WILLIAMSPORT

Barclay, George S..... 90,000
Brownell, R. G..... 100,000
Brown, H. A..... 100,000
Bubb, Harry C..... 100,000
Crooks, Frank L..... 150,000
Crooks, Geo. W..... 250,000
Crooks, K. E..... 95,000
Dice, Willis C..... 100,000
Drinkwater, Charles H. 100,000
Flock, G. E. Otto..... 150,000
Flanagan, A. Roy..... 90,000
Furey, Jay M.....over 75,000
Gilmore, Robert ..over 250,000
Gleason, I. W..... 150,000
Gleason, L. W..... 100,000
Hartke, Geo. ....over 100,000
Hill Howard C..... 75,000
Hinaman, A. W. 50,000
Hoehn, W. R..... 50,000
King, W. L..... 150,000
Krouse, Charles C..... 84,000
Lamade, Deitrick 250,000
Lamade, Geo. 100,000
Lamade, Howard J.... 100,000
Lowry, Dr. Boyd A... 150,000
McCormick, John H.... 550,000
McCormick, Seth T.... 150,000
McCormick, Wm. C. .. 50,000
Miller, Harry A. 50,000
Mosser, Henry 56,000
Mussina, W. U..... 100,000
Page, Herold M..... 100,000
Plankenhorn, F. E.... 150,000
Reading, John G..... 50,000
Reese, Howard S..... 60,000
Winters, F. F.....over 100,000
Youngman, John C.... 76,000

Youngman, Dr. L..... 105,000
* Includes business insurance.

WINBER

Lochrie, John 110,000

WOOLRICH

Rich, John W..... 50,000
Rich, Jno. B..... 50,000
Rich, Robert F..... 500,000
Rich, W. F..... 150,000
Tobias, E. C..... 50,000
* Includes business insurance.

WYOMISSING

Davies, Chas. I. 1,000,000

YORK

Appell, Louis J..... *150,000
Bear, Jr., Charles H.. 300,000
Eckenrode, Wm. H.... 50,000
Forrey, Harry N..... *100,000
Haines, Mahlon N.over 220,000
McCoy, John S..... 75,000
Reider, Horace E..... 60,000
Reineberg, Edw. N.... 50,000
Reineberg, Jacob F.... 50,000
Reineberg, S. Cletus... 50,000
Schmidt, Henry D..... *400,000
Sherwood, Hon. Ray P. 50,000
Shull, E. Gates..... 75,000
Smith, Beauchamp E... 635,000
Smith, Burwell B..... 50,000
Smith, C. Elmer..... 260,000
Smith, S. Fahs....over 148,000
Stauffer, Preston 100,000
Whiteley, Jr., Geo. H. 125,000
Whiteley, Sr., Geo. H. 100,000
Whiteley, J. Osborne. 80,000
Wise, Dr. Francis R.. 75,000

* Includes business insurance.

YOUNGSTOWN

Best, John S..... 50,000
Lowe, John C..... 50,000

BUSINESS INSURANCE

ALTOONA

Anderson Paper and Twine Co.:
Anderson, C. F..... 65,000
McGinley, E. F..... 50,000
Total 115,000
Rothert Co., Furniture:
Rothert, Oliver..... 200,000
Wolf Furniture Co.:
Gable, George P..... 100,000
Gable, Robert B..... 100,000
Total 200,000

AMBLER

Keasbey & Mattison Co.:
Mattison, Dr. R. V. 600,000

BELLEFONTE

Whiterock Quarries:
Noll, Ray C..... 50,000

BLOOMSBURG

Monroe Mfg. Co., Mfrs. of Plumbers' Supplies:
Monroe, W. R..... 20,000

BRADFORD

Kendall Rfg. Corporation:
Koch, Otto F..... 100,000
Forest Oil Co., Inc., The:
Brennan, R. J..... 805,000
Dorn, C. G..... 10,000
Dorn, Forest D..... 980,500
Total 1,795,500

BRIDGEPORT

Smith, J. W., Woolen Co.:
Smith, I. A..... 15,000
Smith, L. Y..... 15,000
Total 30,000

BRIDGEVILLE

Universal Steel Co.:
Baker, Walter H., Pres. .....about 500,000

BUTLER

Butler Candy Co..... 60,000

EMLENTON

Crawford & Gregory, Oils and Gas:
Gregory, T. B..... 40,000
Crawford, H. J..... 40,000
Total 80,000

EMPORIUM

Emporium Milling Co.:
Spence, H. S..... 20,000

HANOVER

Hanover Shoe Factory:
Meyers, Clinton..... 500,000
Meyers, Robert..... 500,000
Sheppard, Harper S.. 500,000
Shepard, Lawrence B. 500,000
Total 2,000,000

HARRISBURG

Bowman & Co.:
Bowman, J. W..... 150,000
Moorehead, Robt. W... 100,000
Schleisner & Klein over 50,000
Strouse, Wm. 50,000
The Patriots:
McCormack, Vance.. 50,000
Wharton, R. M. H. 50,000
Total 100,000

HILL HALL

Continental Condensed Milk Co.:
Manager 50,000

HUNTINGDON

Miller, C. H..... 20,000

JOHNSTOWN

Swank Hardware Co.:
Swank, Harry 75,000
Swank, Geo. W..... 75,000
Glock, Earl 75,000
Total 225,000

LITITZ

York Sanitary Milk Co.:
Garber, Eli L..... 50,000

MOUNT CARMEL

Schneider Bros. 92,500

NORRISTOWN

Wildman Mfg. Co.:
Wildman, F. B. Pres. 100,000

PHILADELPHIA

Ayer, N. W., & Son:
Armistead, W. M.... 100,000
Ayer, F. W..... 100,000
Fry, W. W..... 100,000
Kessler, Adam 100,000
Mathis, J. M..... 100,000
Total 500,000
Bair, The Oliver H. Co., Funeral Directors:
Robinson, John J., V.-Pres. 125,000
Collins & Aikman.... 1,500,000
Frings Bros. Co..... 490,000
Geuting Bros.:
Geuting, Anthony H. 500,000
Gimbel Bros. 1,500,000
Hires, Chas. E., & Co.:
Chairman of Board. 100,000
Hires, Jr., Chas. E., Pres. 300,000
Hires, H. E..... 300,000
Hires, J. E., V.-P... 300,000
Total 1,000,000
Hires-Turner Co. 100,000
La France Textile Industries:
Davis, Bernard 1,000,000
Lippincott, A. H. and F. H. 100,000
Lit Brothers 1,500,000
Neel Cadillac Co., Automobiles:
Neel, Percy L..... 100,000
Nixon & Zimmerman. 100,000
Philadelphia Bag Co.:
Underkuffler, F. M.. 60,000
Reed's, Jacob, Sons... 75,000
Smith & Drummond Co. 200,000
Snellenburg & Co..... 3,500,000
Southwalk Foundry & Machine Co.:
Harmon, Wm. H.... 150,000
Stead & Miller..... 200,000
Steel, Wm., & Sons:
Steel, Jos. M..... 475,000
Stange Construction Co.:
Stange, Ottomar ... 200,000
Thompson, Lewis & Co., Inc.:
Thompson, Charles H. 50,000
F. W. Winne & Sons, Inc.:
Clark, J. D..... 50,000
Coath, A. M..... 50,000
Total 100,000
Winston, John C., & Co.:
Kindt, Chas. P..... 150,000
Ziegler, J. W..... 50,000
Total 200,000

PHOENIXVILLE

Weiland Packing Co.:
Weiland, Carl H.... 25,000
Weiland, Frank B.. 25,000
Weiland, J. Alvin... 10,000
Total 60,000

PITTSBURGH

Bertha Coal Co..... 40,000
Consumers Fuel Co... 292,000
Essick & Barr, Insurance:
Essick, J. W..... 10,000
Fruit Dispatch Co.... 100,000
Garland Corporation .. 200,000
Johnetta Brick & Coal Co. 40,000
Johnston, W. G., & Co. 150,000
Kendall Lumber Co.:
Kendall, S. A..... 250,000
Kennedy, D. J., Co.:
Kennedy, D. J..... 25,000
Lawrence, W. W., & Co.:
Wettach, Charles D. 50,000
Milligan, George W., Co.:
Milligan, Geo. W.... 678,000
McConway & Torley Co. 200,000
Pittsburgh & Westmoreland Coal Co. 150,000
Sacred Heart Church:
Coakley, Rev. Thos. F. 200,000
Scheneley Farm Co. & Pittsburgh Real Estate Co.:
Nicola, Frank F.... 500,000
Valley Butter Co.:
Henderson, George..
Mackay, Robert ....
Total 90,500
Wolf, A. A., & Co.... 100,000

POTTSVILLE

Yuengling, D. G., & Son, Inc. 100,000
Yuengling Realty Co.. 25,000

READING

Curtis Stephens Embry Co:
Curtis, F. I..... 100,000
Embry, T. H..... 100,000
Stephens, E. L., Jr.. 100,000
Total 300,000
Hettinger Bros.:
Hettinger, Ardis 150,000
Hettinger, Pierce ... 150,000
Total 300,000
Textile Machine Works:
Jansen, Henry K... 125,000
Thun, Ferdinand ... 125,000
Total 250,000

SAYRE

Robt. Packard Hospital:
Guthrie, Dr. Donald. 100,000
Sayre Printing Co.:
Cook, Frank 50,000

SCRANTON

Scranton Dry Goods Co.:
Oppenheim, I. E. about 710,000

SHAMOKIN

Fuhrmann & Schmidt Brewing Co., Inc.:
Fuhrmann, P. H.... 50,000
Schmidt, Max 50,000
Total 100,000

SPRING CITY

Jones Motor Co..... 65,000

TITUSVILLE

Struthers Wells-Titusville Corporation:
Dillon, Jr., J. T.... 100,000

The expert skill available to these companies guarantees their reliability. Most life insurance is listed, financially, among the first obligations upon the gross income, that is, with wages and taxes, and are met whether the economic year is good or bad. Its reserves, required by Government, are sufficient—with future premiums—to meet every obligation. The main problem of such companies is not one of ready cash, but of permanent investment; thus a fluctuating market does not force the sacrifice of investments to secure cash. The safety margin is a wide one.

THEODORE FRANCIS GREEN,
Governor of Rhode Island.

WARREN

Bashlin Co., Mfrs. Valves & Faucets:
Hazeltine, James E.. 50,000
New Process Co..... 150,000

WILKES-BARRE

Stafford & Trainor:
Peck, Jr., W. S..... 40,000

WILLIAMSPORT

Smith Printing Co., Inc.:
Smith, Albert V.... 30,000
Smith, J. N. Dan... 30,000

WOOLRICH

Woolrich, John, Bros.:
Rich, Robert F. 200,000

YORK

Appel, Nathan, Enterprises:
Appel, Louis J..... 100,000
Penn Dairies, Inc.:
Garber, Eli L..... 50,000
Forrey, Harry N.... 50,000
Total 100,000
Schmidt, Ault Paper Co.:
Schmidt, Henry D... 200,000
Spring Grove, York Co., Pa.:
Glatfelter, Philip.... 600,000
United Wall Paper Co.:
Stewart, F. W..... 50,000

RHODE ISLAND

BARRINGTON

Colley, Wm. E..... 102,500

PAWTUCKET

Hebden, John C..... 50,000
Jenckes, Jas. L..... 500,000
Lumb, Geo. H..... 260,000
Messler, Arnold C.... 150,000
Phillips, Herbert O. P. 1,000,000

PROVIDENCE

Ballou, F. A..... 100,000
Bigney, S. O..... 100,000
Brokaw, W. S....over 75,000
Conlon, Harry A..... 125,000
Duveen, Jos. J..... 500,000
Emerson, Lowell 200,000
Jones, J. D. E..... 75,000
Joslin, Archie..... 75,000
Keefe, Dr. John W.... 100,000
Knight, R. D.....over 50,000
Lee, Joseph P..... 68,000
Knott, J. Edgar..... 55,000
McGunigle, Chas. F.... 60,000
Merriman, Isaac B.... 250,000
Messler, Arnold 50,000
Newberry, Barnes.about 200,000
Nicholson, Sam'l M... *360,000
Parks, George W..... 50,000
Robinson, G. H..... 75,000
Sharpe, Henry....over *50,000
Smith, A. B..... 100,000
Sorrentino, Vincent .. 325,000
Steere, H. W.....about 50,000
Swanson, Oscar..... 110,000
* Includes business insurance.

WESTERLY

Cottrell, Edgar H..... 155,000

WEST WARWICK

Archambault, Yvon.... 56,000
St. Onge, Leo..... 52,500

BUSINESS INSURANCE

PROVIDENCE

Allen & Reed, Inc.... 50,000
Nicholson File Co.:
Nicholson, Sam'l M. 300,000

A life insurance policy should be found among the private papers of every individual in every walk of life. It should be there, large or small, according to the income of the individual. There is no better advertisement for life insurance and annuities than the man or woman who has invested. The feeling of security and safety for old age and death is best known to the man and woman who is preparing gradually, almost unconsciously, as the years pass along, by investing a small amount in life insurance. I heartily recommend life insurance for every ambitious man, woman or child.

I. C. BLACKWOOD,
Governor of South Carolina.

SOUTH CAROLINA

ABBEVILLE

Morse, Joel S..... 51,000
Rosenberg, S. H..... 50,000
Smith, Jr., Joel A..... 60,000

AIKEN

Tabor, F. A. M..... 100,000

ANDERSON

Bailes, Geo. H. 125,000
Dickson, J. W..... 52,000
Ligon, Robert E..... 55,000
Mattison, M. M..... 59,000
McClure, W. J..... 90,000
Sullivan, W. W..... *50,000
* Includes business insurance.

ANDREWS

Israel, Reuben 62,000

BARNWELL

Brown, Edgar A. 60,000
Fuller, C. G. 60,000

BELTON

Adger, John B..... 69,471
Blake, Lewis D..... 120,000
Seel, Jr., Louis..... *73,000
* Includes business insurance.

BENNETTSVILLE

Adams, Marvin W.... 100,000
Breeden, A. P..... 50,000
McColl, D. K..... 170,000
McColl, Mrs. D. D. ... 50,000
Moore, John M..... 90,000
Stanton, Mrs. Mary A. 100,000

BLACKVILLE

Brown, Hurman..... 100,000
Farrell, J. M..... 50,000

CAMERON

Rickenbacker, L. W.. 50,000

CHARLESTON

Allen, Charles R..... 75,000
Barkley, M. B..... 100,000
Cosgrove, John I..... 52,000
Durant, E. W..... 60,000
Hahn, Edward..... 60,000
Hanahan, J. Ross..... *75,000
Hanckel, F. S..... 52,000
Hornick, Morris..... *50,000
Jenkins, C. Bissell.... 150,000
Lucas, J. D..... 60,000
Lynch, Kenneth M.... 75,000
MacMillan, Paul M.... 54,000
Maybank, Burnett R.. 100,000
McCabe, W. Gordon... 150,000
Nungesor, George..... 100,000
Pinckney, Lawrence M. over 50,000
Prettyman, Cannon... 125,000
Prettyman, Frank..... 140,000
Pringle, Ashmead F... 175,000
Pringle, Jr., E. H..... 66,000
Pringle, Walter..about *50,000
Rhett, Jr., R. Goodwyn 252,000
Rhett, R. Goodwyn.... 94,000
Sottile, Albert..... 150,000
Sottile, James 141,000
Stelling, John H. E.... 79,000
Thomhill, T. W..... 75,000
Trescott, Geo. T..... 50,000
Young, Joseph R..... 140,000
* Includes business insurance.

CHERAW

Anderson, J. L..... 425,000
Duvall, E. H..... 75,000
Duvall, E. Walker..... 75,000
Duvall, H. P..... 50,000
Duvall, M. W..... 100,000
Ingram, E. G..... 100,000
Ladd, J. T..... 50,000
Malloy, Edwin 125,000
Malloy, J. W..... 50,000
Maynard, J. W..... 50,000
Murray, P. A..... 50,000
Nock, Jno. D..... 60,000
Spruill, Jas. A..... 50,000
Stokes, C. C..... 55,000
Wannamaker, Henry W. 50,000

CHESTER

Abell, Robt. E., M. D. *115,000
Dawson, George R..... 75,000
Hemphill, J. M. 50,000
Glen, J, H, ... 50,000
Marion, J. Hardin..... 65,000
* Includes business insurance.

CHESTERFIELD

Douglass, C. C..... 86,000

DANGERS OF INHERITING BUSINESS

Alexandria, La.

Editor, The Spectator:

The writer has at present the following: Business insurance, $260,000; personal insurance, $145,000.

When this company was organized nine years ago one of the first things the writer did was to take out life insurance payable to the company. He believes that the credit of any company is enhanced with a reasonable amount of life insurance on the life of the principal officer of the corporation.

Especially is this true when there are not over two executives in the business. It lets your creditors understand that it is your aim and desire above all things that all creditors be paid in full whether the management lives or not. It has a wholesome influence on your banks, and they are more inclined to go the limit if you have taken proper steps to protect them.

In a personal way many men take splendid care of their families when they are living, and yet make no provision for what will happen to their wives and children in case of their death. A man who neglects to provide for his family after his death is very shallow indeed and does not have the true conception of love for his family.

Furthermore, a man should provide insurance for his family so as to care for them independently of anything he might leave them in the way of property. Widows have inherited many a business that has been a liability to them and not an asset because they are not equipped to run it, and because the business may be improperly financed, so that a man should take out sufficient insurance to care for his family whether or not his family realizes anything from the business.

ROY O. MARTIN,
President, Roy O. Martin Lumber Company.

Boston Mutual Life Insurance Company

160 Congress Street Boston

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A MASSACHUSETTS COMPANY
TRUE TO MASSACHUSETTS
IDEALS

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H. O. EDGERTON
President

E. C. MANSFIELD
Secretary and Treasurer

Canada Life Assets

The Canada Life has on deposit in the United States, for the benefit of its United States policyholders, deposits in excess of the reserves required to cover all liabilities, invested in well selected and widely diversified securities as follows:

Diversification—United States Assets

Cash, Government, Government Guaranteed and Municipal Bonds	29.85
Electric Light & Power Companies' Bonds	27.08
Telephone Companies' Bonds	5.22
Other Utility Companies' (Gas & Water) Bonds	.89
Railway Bonds	1.99
Other Corporation Bonds	1.43
Preferred Stocks	8.41
Real Estate	.20
Loans on Real Estate	9.62
Loans to Policyholders	15.31
As at Dec. 31, 1933	100.00%

Canada Life

Assurance Company

Established 1847

45 Years in the United States

Company's Total Assets $226,000,000

CLINTON

Bailey, C. M.	100,000
Bailey, J. E.	50,000
Bailey, W. J.	*225,000

* Includes business insurance.

COLUMBIA

Asbill, C. M.	50,000
Benet, Christie	150,000
Bunch, Dr. Geo. H.	50,000
Cary, W. Harry	110,000
Citron, M.	80,000
Cunningham, G. J.	50,000
Dieter, Geo. H.	50,000
Dunbar, J. S.	55,000
Du Pre, M. B.	50,000
Edwards, B. M. ...over	50,000
Efird, J. R.	150,000
Gibbes, F. H.	50,000
Gibbes, Dr. J. H.	50,000
Going, Walter F.	54,000
Gonzales, W. E.	75,000
Graham, Winchester	60,000
Hamer, R. C.	50,000
Heyward, E. R.	50,000
Keenan, W. J., Jr.	55,000
Kenna, H. Gordon	125,000
Kohn, Sol	120,000
Lorick, H. D.	50,000
Lorick, L. A.	50,000
Lumpkin, A. M.	58,000
McKay, Douglas	50,000
Minnaugh, Jr., J. L.	150,000
Murray, Jr., W. J.	50,000
Perry, W. M., Sr.	60,000
Powell, J. D.	100,000
Pressley, G. T.	50,000
Robertson, T. J.	140,000
Roddey, J. B.	50,000
Roof, Dr. G. M.	50,000
Scheper, F. W., Jr.	85,000
Siebels, John J.	50,000
Spigner, A. F.	50,000
Walker, Joseph	100,000
Williams, Dr. C. F.	50,000
Wingfield, Dr. E. L.	50,000

DENMARK

Easterling, R. A.	132,000
Guess, J. B.	165,000

DARLINGTON

Hyman, A.	105,000
McLeod, J. A.	121,000
Witcover, D. ...about	50,000

DILLON

Barlow, Gilman D.	50,000
David, Frank B. ...over	50,000
Hardy, Dr. B. F.	55,000
McLellan, Archie K.	80,000

FLORENCE

Aiken, J. B.	90,000
Barnwell, Dr. J. M.	125,000
Barringer, W. R.	60,000
Brunson, E. E.	76,500
Bryce, G. T.	75,000
Houck, Dr. T. H.	55,000
Long, J. C.	85,000
Lucas, M. D.	99,000
Lucas, Dr. S. R.	50,000
Maxwell, P. J.	100,000
Mobley, Dr. M. R.	50,000
Muldrow, C. W.	68,000
Parker, Jim	183,000
Smith, C. L.	120,000
Smith, C. Ray	175,000
Young, T. B.	110,000
Zeigler, Dr. R. F.	55,000

GADSDEN

Kaminer, H. G.	75,000

GREAT FALLS

Wright, Geo. M.	75,000

GREENVILLE

Emery, R. G.	50,000
Griffin, W. S.	50,000
McGee, Horace J.	50,000
Swyth, Capt. E. A.	225,000
Webb, Mrs. C. W.	50,000
Westervelt, J. I.	75,000

GREENWOOD

Abney, J. P.	1,200,000
Baily, Joel	50,000
Nicholson, W. H.	60,000
Self, Jas. C. ...over	85,000
Turner, Dr. W. P.	85,000

HAMPTON

Warren, George	100,000

HOLLY HILL

Bennett, A. B.	50,000

HYMAN

Coleman, Liston	50,000
Finklea, Dr. N. B.	70,000

KERSHAW

Stevens, John T.	135,000
Catoe, D. E. ...about	50,000
Culvern, Fred E. ..about	50,000

LATTA

Blum, Max H.	82,000

LOCKHART

Fant, J. Ray ..(a) over	50,000

(a) Also listed Union.

MAYESVILLE

Bland, J. F.	125,000
Mayes, R. J.	100,000

ORANGEBURG

Atkinson, W. E.	50,000
Fairey, L. W.	55,000
Gloon, W. L.	50,000
McCants, P. T.	55,000
Smook, P. M.	65,000

PAGELAND

Taylor, J. O.	60,000

PAMLICO

Propst, H. M.	50,000

ROCK HILL

Hardin, Jas. C.	60,000
Jeter, Edwin R.	60,000
Roddey, W. J.	135,000

SPARTANBURG

Andrews, Isaac	60,000
Bomar, H. L.	60,000
Caldwell, J. B.	75,000
Cates, M. L.	175,000
Cates, R. Z.	200,000
Floyd, Mrs. J. F.	50,000
Geilfuss, A.	125,000
Glenn, W. S. ...over	50,000
Lancaster, W. W.	100,000
Law, A. M.	*105,000
Law, John A.	100,000
Ligon, Arthur ...over	100,000
Ligon, Pinckney ...over	100,000
Montgomery, V. M.	110,000
Montgomery, Jr., W. S.	50,000
Ornduff, Wm.	90,000
Skalowski, A.	50,000
Trakas, N. S.	120,000
White, A. L.	100,000
Wolford, C. P.	80,000

* Includes business insurance.

STARR

Pruitt, John C.	90,000

SUMTER

Barnet, Henry	100,000
Bland, H. C.	75,000
Boyle, E. B.	50,000
Britton, J. B.	75,000
Bultman, D. G. F.	50,000
Creech, F. B.	50,000
Dunn, Dr. J. R.	50,000
Folley, O. H.	50,000
Harby, H. J. ...about	50,000
Hearon, T. Z.	50,000
Korn, C. F.	50,000
Levy, Geo. D.	50,000
Roddey, S. L.	50,000
Strauss, I. C.	76,500
Williams, O. L.	125,000
Wilson, John	50,000

TIMMONSVILLE

McKenzie, Duncan	50,000
McSween, J. H.	50,000
Smith, C. Ray	50,000
Young, Fred	65,000

UNION

Adams, Ben F. ...over	100,000
Fant, J. Roy ..(a) over	50,000
Garner, F. H. ...over	50,000
Gault, J. H.	62,000
Knox, A. C.	52,000
Morgan, R. P.	100,000
McNally, Thos.	75,000
Nicholson, Emalie ..over	150,000
Nicholson, W. S. ..over	50,000

(a) Also listed Lockhart.

WILLISTON

Kennedy, Q. A.	140,000

WINNSBORO

Cathart, J. W.	50,000
Davis, A. E.	50,000
Des Portes, Fay Allen	60,000
Doty, Mark Hanahan	100,000
Jury, A. E.	50,000
McDowell, R. H.	50,000
McMaster, S. R.	50,000
Owens, A. M.	50,000

BUSINESS INSURANCE

ANDERSON

Riverside Mfg. Co., Cotton Yarns:	
Gossett, B. B.	100,000
Sullivan Hardware Co.,	
Eskew, T. E.	15,000
Sullivan, W. W., Pres.	67,500
Sullivan, J. W.	10,000
Total	92,500

CHARLESTON

Hanahan, J. Ross	60,000
Hornick, Morris	35,000
Paul, J. R.	40,000
Pringle Brothers:	
Pringle, Walter	40,000

CHESTER

Pryor Hospital:	
Abell, Robt. E., M.D.	115,000

CLINTON

Clinton Cotton Mills, Inc.:	
Bailey, William J.	110,000

COLUMBIA

McKesson-Murray Drug Company, Drugs, Chemicals:	
Murray, Jr., W. J.	25,000

GREENVILLE

Brown Mfg. Co.:	
Brown, M.	50,000
Sullivan Markley Hardware Co.:	
Sullivan, W. W.	25,000
Gatti Goodyear Co.:	
Goodyear, C. M.	50,000

HARTSVILLE

Hartsville Oil Mill:	
Lawton, J. J.	25,000

LATTA

Manning & Shine	57,000

SPARTANBURG

Law, A. M., & Co.:	
Brown, Ben H.	38,000
Cannon, S. F.	50,000
Law, A. M.	50,000
Law, J. A.	50,000
Total	188,000

SUMTER

Boyle Road & Bridge Co.:	
Boyle, E. B.	50,000
Parker Lumber Co.:	
Parker, H. E.	5,000
Parker, T. H.	5,000
Total	10,000
Witherspoon Bros. & Co.:	
Witherspoon, E. L.	40,000
B. & H. Service Station:	
Boykin, M. S.	15,000

SOUTH DAKOTA

ABERDEEN

Hart, J. S.	60,000
Howard, Charles A.	76,800
Simons, John C.	51,000
Wallace, R. D.	75,000

DEADWOOD

Pemberton, Dr. M. D.	50,000

LAKE PRESTON

Swartz, W. F.	75,000

LEAD

Driscoll, R. E.	100,000

MITCHELL

Delaney, Dr. W. A.	67,000
Patton, M. F.	55,000

RAPID CITY

Bellamy, Paul E. ..over	50,000
Haines, John C.	65,000
Halley, A. S.	85,000
Warren, C. C.	*126,500

* Includes business insurance.

SIOUX FALLS

Bailey, T. M.	50,000
Boyce, Arthur J.	*151,000
Boyce, Leonard F.	*142,000

Recommended for Protection and Investment

I regard life insurance as one of the greatest assets of the present day. It affords the protection needed, and furnishes a safe and convenient way to accumulate money for future needs.

I would certainly recommend this form of protection and investment to every man and woman earning a living wage.

WARREN GREEN,
Ex-Governor of South Dakota.

Brown, Rush A.	*200,000
Brownell, Harry F.	132,650
Buchanan, W. C.	67,070
Coughran, E. W.	50,000
Cressey, J. K.	65,000
Dennis, H. R.	90,000
Dokken, I. H.	70,000
Englebretson, C. L.	60,000
Fantle, Benj. H. P.	50,000
Foster, John Morrill	285,000
Foster, W. H. T.	268,140
Freese, Herman C.	*67,000
Fusfeld, David	100,000
Fusfeld, Samuel	60,000
Girton, L. R.	60,000
Heinsheimer, David L.	*125,000
Hollister, F. H.	55,000
Hollister, W. C.	53,000
Kuehn, III, Andrew	100,000
Larson, A. F.	*124,000
Luddy, M. G.	50,000
Maxwell, Guy C.	50,000
Peck, C. H.	†50,000
Rofelty, Oscar A.	50,000
Rollinger, F. G.	170,000
Ross, C. H.	*80,000
Stern, Dr. M. A.	55,000
Teigen, Tore	100,000
Thompson, C. W.	136,000
Tuthill, Arthur W.	60,000
Tuthill, Chauncey L.	50,000
Tuthill, Geo. B.	80,000
Weatherwax, F. H.	55,000

* Includes business insurance.
† Business insurance.

VERMILION

Lee, Hon. A. E.	60,000

WATERTOWN

Cave, E. A.	*51,000
Egert, Dr. P. L.	50,000
Hart, G. W.	150,000
Magee, W. G., Dr.	75,000
Morris, L. J.	50,000
Paulson, A. J., Dr.	86,000

* Includes business insurance.

WEBSTER

Cooper, A. T.	95,000
Peabody, Dr. P. D.	122,000

BUSINESS INSURANCE

ABERDEEN

Judy Motor Co., Automobiles:	
Judy, E. R.	50,000

MADISON

Madison Hospital Clinic	50,000

RAPID CITY

Warren Lumber Co., Mfr. of Lumber:	
Warren, Cyrus C.	75,000
Lamb, C. T.	75,000
Total	150,000

SIOUX FALLS

Bee Hive Co.	50,000
Brown Drug Co.:	
Brown, R. A.	50,000
Peck, C. H.	50,000
Total	100,000
Clinic, S. F. M. and S.	80,000
Freese-Rohde Co., Dept. Store:	
Freese, Herman C.	25,000
Home Furniture Co., Retail Furniture:	
Heinsheimer, David L.	100,000
Larson Hardware Co.:	
Larson, A. F., Pres.	110,000
Ross, H. W., Lumber Co.:	
Ross, C. H.	40,000
Ross, H. E.	40,000
Total	80,000
Sioux Falls Construction Co.:	
Boyce, A. J.	50,000
Boyce, L. F.	35,000
Total	85,000
Wilson-Barber Auto Co.	50,000

TENNESSEE

BRISTOL

Carter, C. S. ..(a)	125,000
Daniel, C. P. ..(a)	150,000
Huntsman, Lee ..(a)	50,000
Jones, Carl A. ..(a)	200,000
King, Arthur W. ..(a) over	50,000
King, Carl H. ..(a)	*200,000
King, Clarence G. (a) over	50,000
Long, J. Ernest ..(a) over	50,000
McAnge, W. N. ..(a) over	50,000
Martin, W. E. ..(a)	100,000
Moore, Sr., C. P. ..over	50,000
Noffsinger, H. G. about	*75,000
Rogers, Dr. Wm. R. (a)	65,000
Stout, Dr. P. D. ..(a)	73,500
Wright, J. Walter (a)	100,000

* Includes business insurance.
(a) Also listed Bristol, Va.

CHATTANOOGA

Andrews, Garnett	*300,000
Andrews, Oliver B.	*131,000
Austin, Dr. J. L.	50,000
Bagley, Chas. ...about	100,000
Bishop, J. W.	*163,000
Brock, W. E.	175,000
Brooks, W. W. ..about	50,000
Carter, Garnett	†100,000
Curry, Bradley	55,000
Elder, Garrison	50,000
Frank, S. H.	50,000
Garant, Henry	65,000
Gilman, W. D.	*70,000
Hackney, Dr. F. J.	117,000
Hibbler, Robert	150,000
Hoskins, J. P.	200,000
Huston, C. H.	175,000
Hutchinson, Sam	250,000
James, Webster	100,000
Johnson, Joseph W.	60,000
Kruesi, P. J.	300,000
Lessley, A. W.	200,000
Lupton, Carter	500,000
Lupton, F. W.	70,000
Lupton, J. T.	50,000
Miller, Frank	1,000,000
Newkirk, John L. over	100,000
Oehmig, Jr., W. G.	150,000
Patton, George	100,000
Patton, Jr., J. C.	400,000
Patton, Manker	250,000
Patton, Z. C.	250,000
Pound, J. B.	100,000
Preston, C. M.	105,000
Preston, Thomas R.	205,000
Price, Samuel S.	75,000
Probasco, Scott	200,000
Revington, J. H.	90,000
Sadd, W. A.	*125,000
Scholze, George E.	110,000
Senter, Mark	100,000
Steele, Dr. Williard about	50,000
Trotter, T. O.	100,000
Trotter, W. H.	100,000
Underwood, Frank	88,000
Wheland, G. W.	60,000
White, Carl	87,000
Wilcox, Sr., T. S.	60,000
Wilkerson, J. W.	150,000
Wilkerson, W. E.	175,000
Wood, D. H.	65,000
Yeates, Henry	60,000
Yowell, Dr. Eliz.	50,000
Yowell, Dr. O. Y.	55,000

* Includes business insurance.

CLARKSVILLE

Bollin, Sr., Joseph..... 100,000
Carney, Edwin L. 65,000
Lyle, Sr., Carney B... 75,000
Smith, F. N..... 79,000

DICKSON

Leathers, A. H..... 75,000
Smith, John M..... 60,000

DYERSBURG

Partee, Goodlow..... 50,000
Tipton, Woodward C... 50,000
Weakley, E. T..... 50,000

HARTSVILLE

Rodgers, Wilson H. over 50,000

HUMBOLDT

Harder, Wm. Sherman. 100,000

JACKSON

Joyce, M. V..... 50,000

JAMESTOWN

Smith, Travis....about 100,000

JELLICO

Moore, Richard L.about *360,000
* Includes business insurance.

JOHNSON CITY

Biggs, H. W..... 60,000
Crouch, A. B..... *175,000
Harr, Lee B..... 55,000
Miller, W. W..... 50,000
Ring, J. W..... 50,000
Smith, Guy L..... 150,000
Summers, Frank A.... 50,000
Summers, Jas. A..... 200,000
Taylor, Nat. G..... 60,000
Wexler, Don B..... 66,000
* Includes business insurance.

KNOXVILLE

Arnold, J. H..... 100,000
Arnold, M. D. 269,000
Ashe, E. J. 57,000
Bacon, Walter....over 500,000
Bart, Morris.....over 250,000
Bland, Jesse A..... 75,000
Blow, Peter E..... 145,000
Brown, A. P..... 105,000
Carson, James G..... *100,000
Christenberry, Dr. H. E. 175,000
Copenhaver, Dr. K. M. over 50,000
Craig, John J..... 100,000
Darst, Guy.....over 100,000
Davis, Howell ....over 100,000
Dooley, Charles L..... 225,000
Dulin, H. L. 250,000
Faust, Robt. LeR..... *325,000
Fulton, Weston M..... 500,000
Fulton, Jr., Weston M. 50,000
Galbraith, Joseph J.... 65,000
Galyon, Eugene..... 100,000
Gaston, Benjamin..... 110,000
Gillespie, Chas. A. over 225,000
Hacker, Victor..... 100,000
Halloway, Dr. V. D.... 50,000
Hall, William S..... 50,000
Hanley, Oscar.....over 200,000
Harrison, Dr. B. I..... 200,000
Hazen, Asa..... 50,000
Henderson, Dr. J. Victor 150,000
Howard, Dr. Benj. V.. 68,000
Humbard, John L..over 100,000
Hurst, Edw. H.....over 100,000
Jones, John B..... 275,000
Knaffe, Joseph 65,000
Kries, T. A..... 60,000
Kress, John A.....over 250,000
Kuhlman, Nathan B. .....over 300,000
Littlefield, Arthur..... 100,000
Lotspeich, Roy N over 100,000
Lutz, E. R..... 65,000
McAuliffe, Leo P..... 50,000
McCrosky, Thos. H.... 50,000
McMillan, Alex..... 315,000
Mahan, E. C..... 125,000
Mann, A. G. *200,000
Mayo, D. R.....over 100,000
Mead, Frank..... 80,000
Moore, Charles M..... 100,000
Moore, Edward..... 50,000
Obenour, William H... 50,000
Oberne, John E..... 350,000
Pickle, H. A..... *50,000
Price, J. Harry..... 100,000
Raehl, Otto..... 100,000
Reeder, Claude S..... 300,000
Rodgers, Cowan.about 75,000
Rogers, Harve E..... 77,000
Self, Lewis P..... 50,000
Smith, Charles H..... 100,000
Smith, F. N..... 79,000
Smith, Powell..... 100,000
Snipes, Frank H..... 100,000
Staub, Fritz..... 100,000
Stephenson, F. J..... 50,000
Swan, Chas. K..... 75,000
Thomas, Matt..... 100,000
Trent, Henry G..... 100,000
Tyson, L. D..... 100,000
Wallace, James A..... 100,000
Wardrep, Arthur J.... *250,000
Watson, Forrest..... 100,000
Weiss, F. A..... 225,000
Whaley, William..... 100,000
Wright, Richard Gray. 100,000
Young, Robt. S...about 50,000
* Includes business insurance.

LENOIR CITY

Bacon, Col. Charles H. 356,000
Fisher, Geo. H..... 100,000

LEWISBURG

Fitzpatrick, J. Paul... 75,000
Lambert, E. F..... 60,000
Lusby, Horace..... 50,000
Murrey, J. F..... 50,000

LOUDON

Bacon, Charles H..... 356,000

MARYSVILLE

Harper, A. K..... 50,000

MEMPHIS

Banks, Lem..... 85,000
Barwick, E. C..... 55,000
Brooks, Douglas..... *200,000
Brown, Jr., L. P..... 125,000
Brown, S. Toof..... 55,000
Bruce, C. Arthur 100,000
Calahan, Fred 150,000
Campbell, Dr. W. C.... 210,000
Cathey, T. M..... 100,000
Chew, R. E..... 200,000
Coats, Stenning P..... 100,000
Condon, Martin J. ... 100,000
Crisler, Dr. J. A. Jr... 95,000
Crump, Hon. E. H. over 50,000
Darnell, Fred M..... 100,000
Darnell, H. A..... *125,000
Dilworth, J. E..... 249,000
Falis, J. W..... 50,000
Falls, L. D..... *125,000
Fargason, Jr., John T.. 325,000
Felsenthal, J. C..... *185,000
Finch, M. E. 189,500
Fisher, P. Allan..... 125,000
Fitzhugh, G. T..... 113,000
Fontaine, Noland..... 78,000
Gerber, Charles A..... 200,000
Goldsmith, Elias..... 175,000
Goldsmith, Fred..... 125,000
Goldsmith, Jacob..... 65,000
Goodman, A..... 100,000
Goodman, Benj..... 83,000
Goodman, Julius..... 120,000
Halle, Phil N. 105,000
Halloway, Edwin K.... 50,000
Hill, Frank..... 600,000
Hughes, Wm. G..... 60,000
Hunt, Bethel T..... 100,000
Hyde, Joseph R..... 107,500
Jordan, R. L..... 85,000
Kline, M.....over 300,000
Lake, R. Henry..... 100,000
La Nieve, H. L..... 50,000
Lee, S. R..... 200,000
Levy, Dr. Louis..... 116,000
Lewis, T. W. .....(a) *223,000
Lippett, John E..... 50,000
Livermore, Dr. Geo. R. 200,000
Mallory, B. L..... 105,000
Martin, John D..... 164,000
Matthews, W. H..... 250,000
May, Frank..... 57,000
May, Ralph..... 65,000
Maynard, Jas. W..over 275,000
McCadden, J. E. 50,000
McLure, E. L..... 87,000
McGehee, Dr. J. L..... 200,000
Neely, Sid M..... 87,500
Norfleet, J..... 200,000
Peoples, Robert H..... 200,000
Perel, Joseph 650,000
Plough, Abe *1,530,000
Prescott, Wm. J..... *125,000
Prest, Root R. 50,000
Price, Harry L..... 50,000
Rabsome, Wm. A..... 66,500
Randolph, Wassel.over 50,000
Reese, Herbert K..... 80,000
Rodgers, H. N..... 65,000
Rowland, Dr. Whitman 50,000
Rudisill, June H..... *110,000
Salsbury, L. K.....over 75,000
Sanders, E. D..... 75,000
Searles, T. M..... 75,000
Searles, Jr., T. M..... 105,000
Sherman, Dr. Granville 87,000
Sherman, Jr., N. W... 56,000
Sibley, Bolling..... 100,000
Sivley, C. L.....over 100,000
Smith-Vaniz, W. A.... 200,000
Snowden, John B..... 100,000
Snowden, R. Brinkley .....over 100,000
Steinberg, S..... 250,000
Stout, C. B..... 55,000
Stratton, Leslie M..... 500,000
Thornton, L. A..... 100,000
Towner, Justin D..... 60,000
Townshend, J. H...over 100,000
Turner, Franklin T.... *700,000
Wade, Joseph J..... 150,000
Webster, Wm. A. 175,000
Wetter, Henry..... 255,000
Wile, Marc..... 62,500
Wilhoite, W. L. 60,000
Willey, W. H..... *200,000
Williamson, S. M..... 185,000
Williss, C. L..... 110,000
Wilson, S. B..... 50,000
Wolf, Herman..... 135,000
Wynne, Hugh..... 50,000
* Includes business insurance.
† Business insurance.
(a) Also listed Helena, Ark.

MORRISTOWN

Peoples, Wm. B..... 50,000

MURFREESBORO

Bell, Jr., R. T..... 60,000
Earthman, W. B..... 50,000
Hale, R. W..... 80,000
Todd, Andrew L..... 300,000

NASHVILLE

Acklen, Col. Jos. H.... 100,000
Alexander, H. B..... 200,000
Allen, Wm. F..... 183,000
Allison, Frank C..... 126,000
Anderson, M. D. about 75,000
Armstead, Parker 75,000
Back, Jacques....over 50,000
Binns, Douglass *200,000
Brown, Foskett 120,000
Brush, Dr. C. E..... 67,000
Caldwell, Rogers 50,000
Carpenter, John H. .. 160,000
Cheek, J. O. 50,000
Cheek, Leslie 100,000
Currey, Brownlee O.... 50,000
Frost, Marcellus B.... 60,000
Goldberg, Jr., A. L.... 100,000
Grimes, John 50,000
Grossman, Henry about 75,000
Hale, Jr., W. T..... 250,000
Henderson, J. B..... 50,000
Herbert, R. D.....over 50,000
Hibbs, Henry C..... 100,000
Hill, H. G..... 130,000
Houston, P. D..... 80,000
Howe, John A..... 165,000
Ingalls, C. E..... 129,000
Lindsay, E. A..... 100,000
Lowe, Albert L..... 125,000
McDaniel, J. Louis.... 50,000
Murrey, Fay 125,000
Nelson, Charles 100,000
Norvell, Richard 85,000
O'Connor, Myles P.... 65,000
Ransom, Arthur B..... *240,000
Roberts, Paul..... 100,000
Shwab, George, Jr..... 80,000
Smith, John H..... 85,000
Tupper, Vernon, Sr. .. 150,000
Warren, Joseph M..... 60,000
Werthan, Joe ....over *600,000
Withenspoon, John A., Jr. 75,000
* Includes business insurance.

NEWPORT

Fine, Foster S..... $25,000

STANTON

Ment, Dr. Geo. D..... 50,000

SWEETWATER

Callan, James R..... 130,000
Carter, Fred A..... *130,000
Jones, Oliver K..... 119,000
* Includes business insurance.

TRENTON

Freed, Sylvane 85,000

UNION CITY

Beck, C. E..... 50,000
Miles, Jr., Charles W.. 50,000
Moss, Cecil 50,000

BUSINESS INSURANCE

CHATTANOOGA

Andrews, O. B. and Co. Mfrs. Lumber, Paper and Boxes: 100,000
Andrews, D. B..... 100,000
Andrews, C. S..... 25,000
Total 125,000
Bishop, J. W..... 60,000
Brown, George K. Co., Inc.:
Brown, Geo. K..... 50,000
Carter, Garnett Co.:
Carter, Garnett..... 100,000
Chattanooga Savings Bank:
Sadd, W. A..... 50,000
Chattanooga Transfer and Storage Co.:
Bryan, Fred..... 45,000
Duff Drug Co.:
Duff, T. C..... 50,000
Gilman Paint & Varnish Co.:
Gilman, W. D..... 15,000
Sewanee Fuel & Iron Co.:
Patton, John C..... 50,000

JOHNSON CITY

Tennessee National Bank:
Crouch, A. B., Pres... 50,000

KNOXVILLE

Gray Eagle Marble Co.:
Carson, James G..... 10,000
Klein, E. F..... 10,000
Monday, M. C..... 10,000
Total 30,000
Gray Knox Marble Co.:
Jones, J. B..... 75,000
Kries & Wardrep, General Contractors:
Kries, J. A..... 40,000
Wardrep, A. J..... 40,000
Total 80,000
Mann, E. B., Undertaking Co.:
Mann, A. G..... 20,000
McMillan, Alex, & Co., Real Estate:
Faust, R. LeRoy.....
Pickle, H. A.....
Schmidt, A. A.....
Total 54,500

MEMPHIS

Abston & Wynee..... 50,000
Anderson Tully Co., Lumber 325,000
Broadway Coal & Ice Co.:
Simmons, W. W..... 25,000
Ellis-Jones Drug Co., Wholesale Drugs:
Ellis, E. M..... 50,000
Felsenthal, J. C..... 100,000
Lewis Mill Supply:
Lewis, T. W.....(a) 175,000
Marx & Bensdorf, Investment Bankers:
Bensdorf, J. F..... 75,000
Haase, Charles J..... 100,000
Total 175,000
Memphis Tent & Awning Co.:
McClure, C. R..... 150,000
McClure, Geo. M..... 25,000
McClure, M. A..... 25,000
Total 200,000
Plough Chemical Co.:
Plough, Abe, Pres... 930,000
Other Officers..... 500,000
Total 1,430,000
Prescott, Wm. J..... 75,000
Rudisill, June H..... 90,000
(a) Also listed Helena, Ark.

NASHVILLE

Anderson Fish & Oyster Co.:
Anderson, M. D. about 155,000
Herbert, T. L., & Sons:
Herbert, Robert D.... 50,000
Herbert, Thos. L..... 50,000
Herbert, W. Bush.... 50,000
Total 150,000

Substantial Gains Every Month This Year—

Tell the story of the Provident's steady progress.

More than 17% Increase in Life Insurance in Force Since Jan. 1.

Assets now largest in the company's history.

$1.37 of Assets for every $1.00 of Liability.

No Borrowed Money from any source at any time.

Under the same management for forty-seven years and managed by men who have devoted their entire lives and time to the company.

THE PROVIDENT
LIFE AND ACCIDENT INSURANCE COMPANY
CHATTANOOGA, TENNESSEE
ESTABLISHED 1887

Hill, H. G., Grocery Co.:	
Hill, Jr., H. G.	550,000
Nashville Bridge Co.:	
Dyer, A. J., Pres.	25,000
Young, W. T., V.-P.	25,000
Total	50,000
Neuhoff Packing Co.:	
Neuhoff, Henry	75,000
Phillips - Buttorff Mfg. Co.:	
McCarthy, B. E., Pres.	100,000
Binns, Douglass	100,000
Total	200,000
Ransom, John B., & Co., Lumber:	
Ransom, Arthur B.	100,000
Reeves, J. S. & Company	50,000
Standard Candy Co.	50,000
Tennessee Publishing Co., Newspaper Publishers:	
Lea, Col. Luke	25,000
Wertham, Morgan, Hamilton Bag Co.:	
Wertham, Joe	300,000

SWEETWATER

American Textile Woolen Co., Mfrs. Jeans and Woolens:	
Carter, Fred A.	100,000

I have your letter of June 15 asking for my opinion on life insurance, to be published in "Prominent Patrons of Life Insurance."

While I am a firm believer in insurance, particularly life insurance, and realize the value of such to policyholders as well as beneficiaries, time does not permit me at this writing to send you an article for your publication.

Very truly yours,

R. S. STERLING,
Ex-Governor of Texas.

TEXAS

ABILENE

Alexander, Dr. Jas. M.	214,908
Caldwell, Judge C. M.	258,000
Gambill, R. H.	65,000
Grisham, Thomas F.	70,000
Guitar, John	135,000
Hale, W. B.	125,000
Hodges, R. A.	75,000
Hunter, J. C.	50,000
Paxton, George L.	65,000
Radford, J. M.	50,000
Sayles, Henry	50,000

AMARILLO

Baldridge, Jos. F.	100,000
Bivins, Julian	365,000
Bivins, Miles G.	115,000
Clair, V. N.	75,000
Claybrook, J. T.	50,000
Coble, W. T.	60,000
Fuqua, H. E.	200,000
Fuqua, W. H.	670,000
Gist, Dr. R. D.	50,000
Kilgore, Charles	100,000
Kirk, R. D.	107,000
Morgan, S. A. L. .about	112,500
Nabers, Thomas M.	82,000
Oliver, G. T.	60,000
Read, N. H. (a)	100,000
Shelton, James M.	277,400
Sheerin, John J.	295,000
Stone, Lester	110,000
Whitington, J. O.	*72,000
Whittenberg, Jas.	80,000
Wolfin, Charles	50,000
Wright, Mary Alice	125,000

* Includes business insurance.
(a)also listed Las Vegas, New Mexico.

ANNA

Sherley, Andrew	78,000

ARANSAS PASS

Cannon, Wm. A.	135,000

ATHENS

Coleman, C. H.	50,000
Faulk, T. P.	50,000
Hawn, W. A.	55,000
La Rue, I. P.	65,000

AUSTIN

Adams, F. Ward	75,000
Allen, W. P.	150,000
Arlitt, J. L.	75,000
Black, Charles L.	50,000
Butler, T. J.	50,000
Cain, Emmett W.	75,000
Cain, Roy E.	60,000
Childs, John H. ...over	50,000
Cravens, Edmund P.	304,000
Davis, Theo. P.	75,000
Drake, W. S. ...over	50,000
Eilers, A. J.	89,000
House, E. M.	85,000
Johns, R. A.	101,000
Laerburg, A. ...over	50,000
Lassberg, Alex., F. O.	149,300
Lynn, Dr. C. B.	69,000
Marsh, Chas. E. .about	200,000
Miller, John D.	60,000
Nalle, Ernest	110,000
Reed, D. C.	125,000
Reed, Malcolm H.	168,000
Reed, Seldon	70,000
Richardson, W. H. .over	50,000
Schneider, Kurt ...over	50,000
Shippe, Dr. R. W. .over	50,000
Stark, Wm. L.	102,000
Sternenberg, F. W.	182,000
Wroe, H. A. .about	50,000

BEAUMONT

Baten, Thomas J.	54,000
Carroll, G. W.	110,000
Dollinger, Jr., J.	50,000
Edson, E. G.	450,000
Feigelson, Alex.	85,000
Gilbert, Harvey W.	58,000
Guiterman, M.	50,000
Hammons, P. E.	50,000
Heming, John L.	120,000
Hooks, Charles G.	50,000
Kaufman, A. M.	125,000
Keith, Ulon F.	50,000
McLean, Marrs	500,000
Miller, R. C.	130,000
Nathan, J. J.	50,000
Orgain, William E.	61,200
Perlstein, Hyman A.	193,300
Reed, Jr., T. S.	210,000
Smyth, J. B.	105,000
Stark, H. J. L.	500,000
Wilson, James Cooke	203,250

BENBROOK

Corn, W. L.	50,000

BERCLAIR

Lucas, Cyrus B.	100,000

BIG LAKE

Cromwell, Carl G.	220,000
Pickrell, Frank T.	500,000

BISHOP

Butts, J. B.	100,000
Harlan, A. S.	100,000
Jarrell, Mrs. Alma	190,000

BRADY

Brook, James M	123,500

BRECKENRIDGE

Burch, Henry C.	140,000
Dunigan, James B.	192,500

BROWNSVILLE

Camiade, Emile B.	*90,000
Edelstein, Morris	*245,000
Fitch, H. L.	150,000
Gregg, John	100,000
Hill, Lon C.	50,000
Moore, Mrs. Lena Gay	50,000
Wells, James B.	50,000
White, George	80,000
Wood, A. Wayne	50,000

* Includes business insurance.

BROWNWOOD

Dauthety, Dr. Jewel	156,000

BRYAN

Fountain, E. J.	125,000
Walton, T. O.	60,000

CAMERON

Batte, Robert Lee	135,000
McLane, Robert	250,000
Smith, Oxsheer M.	105,000

CARRIGAN

Edens, W. F.	60,000

CHILDRESS

Alexander, Lon	50,000
Crews, J. M.	50,000

CISCO

Gelman, R. F. ...over	50,000
McMurray, James L.	155,000
Slicker, Homer	60,000

CLARKSVILLE

Kunkel, J. A.	100,150

COLORADO

Landau, Louis	120,000
Reid, W. E.	50,000
Teas, Paul C.	50,000
Wallace, R. J	55,000

CORPUS CHRISTI

Allen, F. C.	80,000
Blacknall, J. C.	135,000
Cain, J. K.	175,000
Carter, R. S.	60,000
Crook, Frank W.	210,000
Crook, Fred. L.	50,000
Eidson, E. B.	219,000
Flato, E. F.	154,000
Garrett, Joseph E.	500,000
Giles, Dr. H. R.	190,000
Heaney, Dr. Harry G.	160,000
Johns, C. D.	50,000
Johns, Glover S.	56,000
Miller, E. J.	50,000
Miller, Roy	160,000
Nixon, Kermit	300,000
Nixon, S. Maston	145,000
Pope, W. E.	100,000
Sasse, B. C.	225,000
Tarlton, B. D.	55,000
Watson, Dr. Clyde O.	140,000

CORSICANA

Drane, F. N.	233,000
Fortson, J. T.	60,000
Fortson, J. B.	65,000
McElwrath, Frank P	469,000

DALLAS

Allen, Arch C.	112,000
Allen, G. P.	110,000
Anderson, E. M.	100,000
Austin, Frank E.	120,000
Awtry, John	50,000
Baker, Fenton J.	100,000
Berwald, Paul	120,000
Bissell, F. R.	60,000
Broadnax, W.	150,000
Buell, F. T.	55,000
Burrus, J. Perry	*83,000
Burt, Mayor Robt. E.	102,000
Byrne, H. E.	105,000
Callahan, W. E.	83,500
Carpenter, John W.	137,000
Carwile, W. L.	50,000
Clark, Henry C.	50,000
Cobb, D. L.	140,000
Cochran, Col. Samuel P.	*100,000
Cockrell, C. M.	120,000
Coke, Rosser, J.	700,000
Collins, Carr P.	456,500
Connor, W. O. ...over	50,000
Corley, T. E.	70,000
Cranfill, Thos. E.	275,000
Crofford, Geo. L.	55,000
Crowell, L. R.	60,000
Dyer, R. C.	50,000
Everts, Chester A. .over	70,000
Faulkner, Dean M.	241,000
Feldman, M.	175,000
Flippen, E. L.	50,000
Florence, Fredk. F.	*750,000
Florence, M. E.	120,000
Folsom, Dr. A. I.	135,000
Freedman, Morris I.	114,500
Gaston, William	50,000
Gendel, Himan	102,000
Greenwood, E. P.	560,000
Gregory, James A.	50,000
Grinnan, Lewis P.	190,000
Haiff, Henry M.	104,000
Harris, Leon A.	185,000
Harris, W. G.	50,000
Hay, S. J.	117,500
Hexter, J. K.	50,000
Hilton, C. N.	424,500
Hoblitzelle, Karl	*900,500
Hurst, Edgar S.	128,500
Hurst, Melvin K.	136,000
Jackson, T. E.	150,000
Jacobs, Leslie L.	190,000
Johnson, Van	160,000
Johnson, James M.	60,000
Johnston, Fred E.	104,900
Jones, John T.	100,000
Jones, T. R.	500,000
Klar, Herman	146,500
Knox, Dr. Eldon L.	150,000
Kramer, A. L.	*550,000
Landauer, Horace H.	306,500
Lachner, Lee F.	71,000
Linz, Clarence E.	1,336,000
Locke, Eugene P.	170,000
Mallinson, Fred	100,000
Mallinson, Herbert	100,000
Marcus, Herbert	725,000
Marcus, Stanley H.	147,500
Marshall, Robert L.	100,000
Marvin, Z. E.	295,000
Matson, A. M.	80,000
Matthews, S. Y.	72,000
McFadin, David G.	250,000
McInerney, P. J.	100,000
McLarty, F. E.	325,000
McNeny, Frank L.	140,000
Metzger, Carl	105,000
Metzger, David	132,884
Miller, Isadore A.	108,000
Miller, Lawrence	50,000
Miller, Rhea	50,000
Moore, G. T.	119,500
Moore, Dr. H. Leslie	105,000
Moore, W. McCarty	146,000
Munger, L. Roy	200,000
Neiman, A. L.	272,500
Newsome, W. B.	100,000
Olmsted, Harry A.	150,000
Owens, Everett S.	325,000
Parks, Joseph F.	315,000
Pearlstone, Henry	55,000
Pearlstone, J. H.	225,000
Penland, Jas. M.	275,000
Perkins, S. B.	553,500
Perry, E. Gordon	500,000
Philipon, L.	50,000
Plowman, M. M.	145,000
Pollock, Lawrence S.	350,000
Proctor, Wm. C.	122,500
Prother, Hugh	50,000
Ragsdale, E. H.	105,000
Rude, I.	140,000
Sanger, Eli	101,000
Sanger, Elihu A.	400,000
Schepps, George	160,000
Schepps, Julius	156,000
Schoelkopf, Gotlieb	55,000
Seay, H. B.	262,000
Seay, Harry L.	782,640
Shaw, Charles B.	200,000
Shaw, Joseph H.	117,500
Sherman, Conrad A.	60,000
Skillern, Rae Edw.	175,000
Sigel, Harry,	283,000
Silvers, E. J.	80,000
Sline, John T.	100,000
Smith, J. Fred	75,000
Smith, J. H.	900,000
Sonnentheil, Louis	125,000
Stubbs, C. G.	90,000
Talbot, Col. W. E.	131,000
Thornton, Robert Lee	190,000
Thorp, Benjamin	50,000
Topletz, Solomon	131,000
Tucker, A. C.	500,000
Vardell, T. W.	50,000
Volk, Harold F.	145,000
Volk, Leonard W.	120,000
Waggener, D. E.	107,900
Waggener, Leslie	*160,000
Walter, N. C.	160,000
Weinkrantz, Morris	104,500
Weischel, C. C.	54,000
Weiss, Martin	105,000
Wertheimer, John	74,000
White, Forrest E.	100,000
Windrow, Rollen J.	145,000
Wolfe, Manson H.	140,000
Wray, William H.	*120,000
Yancey, Dr. Robt. S.	135,000

* Includes business insurance.

DEL RIO

Abbey, Wm. M.	157,000
Weatherbee, W. E.	150,000

DENISON

Foster, George P.	100,000
Madden, J. W.	50,000

DENTON

Martin, Dr. M. L.	50,000
Pender, R. B.	250,000
Russell, H. M.	50,000

DEVINE

Keller, M. A.	52,000

DONNA

Knapp, F. E.	140,000

EAGLE LAKE

Duncan, I. V.	50,000
Herder, Sr., George	80,000
Steinweis, Max	50,000
Wintermann, O. J. .over	150,000

EAGLE PASS

Vaughan, R. L.	204,000

EASTLAND

Caton, Dr. J. H.	50,000
Lewis, J. E.	55,000
Weaver, Joseph M.	135,000

EL PASO

Adams, Walter	100,000
Barron, Oran J.	105,000
Bassett, C. N.	375,000
Blaugrund, Jas.	85,000
Birney, H. L.	*205,000
Burges, Richard F.	85,000
Coblentz, Myrtil	225,000
Coles, Otis	50,000
Colt, Jr., W. A.	50,000
Cooley, Winchester	60,000
Craig, Dr. Branch	100,000
Crimmin, Dr. John C.	100,000
Crowdus, Mimi Adone	50,000
Cummins, Dr. E. J.	111,000
Darbyshire, B. F.	60,000
Davis, Lamar	54,000
Feder, Nate	165,000
Fletcher, Frank	55,000
Frost, H. T.	75,000
Fryer, W. H.	100,000
Given, Sam	50,000
Goodell, Joe	101,000
Goodman, Leonard A.	50,000
Harvey, C. M.	105,000
Harvey, Paul	80,000
Hoard, L. R.	125,000
Homan, Dr. R. B.	63,000
Hoover, Robt. T.	100,000
Ivy, L. J.	200,000
Kirkpatrick, J. W.	*180,000
Krupp, Eli	76,000
Krupp, Haymon	50,000
Laws, Dr. James W.	50,000
Lay, Louis R.	70,000
Marr, James L.	82,500
Martin, Royce G.	125,000
McKee, R. E.	182,500
Miller, Jake	100,000
Moore, Grover,	75,000
Moor, Lee	100,000
Newman, C. M.	50,000
Orndorff, Lee H.	65,000
Orr, George	50,000
Piper, W. R.	50,000
Protzman, Geo. Walter	*197,000
Ramsey, W. K.	56,000
Richard, Brent	90,000
Ritter, Winfield F.	107,000
Roderick, Dorrance D.	160,000
Rosenfield, Leon	100,000
Ryan, George B.	80,000
Ryan, George T.	90,000
Sanders, Edward	100,000
Saunders, Leonard E.	195,000
Schuster, Leo R.	78,000
Schwartz, Adolph	230,000
Schwartz, Emanuel	65,000
Schwartz, Maurice	*323,000
Stahman, Dean	173,000
Stewart, Mrs. Daniel	65,000
Sweeney, Judge Jos. U.	50,000
Turner, Dr. George	102,000
Varner, Dr. Harry H.	70,000
Watkins, Samuel	80,000
Weiss, Ignatz	300,000
Wilcox, Harvey	80,000
Wright, Joseph A.	95,000
Young, Samuel D.	50,000

* Includes business insurance.

FORNEY

Duke, C. L.	125,000
Ledbetter, O. J.	80,000

FORT SCOTT

Townsend, Mrs. Georgia Scott	100,000

FORT STOCKTON

Pryor, Ike T., Jr.	115,000

FORT WORTH

Barrett, Alva P.	225,000
Bewley, Edwin E.	170,000
Bristed, Frederick .over	60,000
Carter, Amon G.	*700,000
Connell, W. E.	50,000
Donnelly, Garrett	120,000
Dunning, Jr., Wm. H.	415,000

ZONED PROSPECTS

IN addition to highly marketable policy contracts and close Home Office contacts, Postal National supplies its men in the field each week (free of charge) with Zoned Prospects.

Zoned Prospects make every interview definite; provide a definite approach to every class of prospect; conserve the underwriter's time; enable him to make more sales per interview.

If you are located in New York or New Jersey and HAVE NO AGENCY CONNECTION AT PRESENT, get complete details of Postal National's prospecting system. Also let us picture the possibilities for you under one of our new, improved General Agency contracts.

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POSTAL NATIONAL LIFE INSURANCE CO. OF AMERICA

C. H. Jackson, President **511 Fifth Ave., New York**

Haltom, George W.... 117,500
Hedrick, Wyatt Cephas 200,000
Kraft, Clarence A.... 50,500
Landreth, Edw. *1,080,000
Leonard, Marvin 132,500
Leonard, O. P..... 127,500
Mistrot, J. F..... 70,000
Pickrell, Mrs. Arlene. 100,000
Pickrell, Frank T..... 500,000
Poyner, Tom..... 240,000
Roeser, Charles F..... 612,939
Shaw, Thomas G. 350,000
Simon, U. M..... 59,000
Slay, Sr., W. H..... 50,000
Waggoner, Thomas ... 50,000
Walden, J. J. 288,180
Westbrook, Roy A. ... 150,000
* Includes business insurance.

GAINESVILLE

Teague, Arthur *65,000
* Includes business insurance.

GALVESTON

Cohen, Jr., Robert I... 112,000
Cohen, Sr., Robert I... 92,000
Harris, Brantley 50,000
Harris, John W. 80,000
Johnson, W. A. 127,500
Kemper, Isaac H. 300,000
Kempner, S. E....over 100,000
Levy, A. F. 145,000
McVitie, Wm. A. 95,000
Moody, Shearn 100,000
Moody, III, W. L. 696,000
Sealy, George 247,000
Seinsheimer, J. R. 300,000
Tramonte, Jaspare 50,000

GOLIAD

Leonardt, B. C..... 179,000

GONZALES

Lewis, J. S..... 66,353

GRAHAM

Criswell, J. S..... 65,000

GREENVILLE

Phillips, Mrs. Eula L... 115,000

HARLINGEN

Boone, Rev. Leslie..... 50,000
Brown, Paul H..... 50,000
Brown, Tyre 50,000
Brumley, W. C..... 110,000
Burk, John J..... 50,000
Butt, H. E..... 50,000
Hill, Jr., Lon C..... 50,000
Hollingsworth, L. R... 50,000
Morris, John 50,000
Myrick, John C..... 50,000
Stuart, O. E..... 50,000
Stuart, R. T..... 50,000
Tamm, A. 50,000
Tichenor, McHenry.... 50,000

HENDERSON

Rogers, George W..... 105,000

HOUSTON

Abercrombie, J. S..... 60,000
Adams, Leopold S..... 200,600
Armor, R. J..... 102,000
Baker, Burke 100,000
Barden, E. T..... *102,500
Battaille, W. C..... 65,000
Bayless, A. C..... 177,500
Bender, F. V..... 100,000
Black, Albert H..... 109,000
Blaffer, Robert L.about 125,000
Blakeley, Bassett 218,000
Bodenheimer, A....over 50,000
Bonner, B. F..... 73,500
Brooks, Jr., R. E..... 160,000
Brown, George T..... 115,000
Bryan, David F..... 122,000
Bryan, Guy M....over 50,000
Bryant, J. Guthrie.... 50,000
Buchanan, J. H..... 50,000
Burke, E. J..... 350,000
Carlton, Alva 50,000
Carlton, O. S..... 112,000
Childs, William L..... 83,200
Christie, George R.... *363,000
Clayton, W. L. 2,000,000
Cohen, George S..... *533,000
Colvin, J. Wallace.... 250,000
Copley, Geo. Noble..... 137,000
Cravens, James 110,000
Cravens, J. Rorick..... 50,000
Croswell, H. M..... 140,000
Crotty, John T..... 215,000
Crow, Emmett..... 75,000
Cullen, Hugh R..... 256,000
Daly, W. F..... 140,000
Dargan, Kemp S..... 105,000
Davis, Pat L..... 110,000
Denman, Dr. Peyton R. 115,000
Deutser, I. S....about 75,000
Dew, Hugh S.....over 50,000
Dillingham, Ek. 50,000
Dudley, Ray L..... 400,000
Dunn, Lindsay 150,000
Dunn, Thomas C..... 140,000
Eagle, Jos. H.....about 50,000
Eiseman, J. E.....over 50,000
Elkins, J. A. 185,000
Evans, Joseph W..... 50,000
Feld, M. M. 110,000
Fields, Howard G..... 100,000
Fisher, Lewis..... 125,000
Fite, J. A..... 52,000
Fite, Lewis E..... 125,000
Flaxman, Thomas.about 60,000
Fleming, E. H..... 100,000
Fleming, Thomas 150,000
Fletcher, Harold W.... 65,000
Fondren, W. W..... 264,000
Ford, A. C..... 151,000
Foster, Marcellus E. .. 300,000
Fountain, Jr., E. J.... 101,000
Fonts, R. A..... 100,000
Freed, Ike L..... 106,000
Freundlich, Dr. Thomas 50,000
Garner, J. C..... 50,000
Glass, J. H..... 100,000
Godwin, Herbert 50,000
Goree, Robert E..... 110,000
Goss, Dr. J. M..... 100,000
Graves, Dr. M. L..... 115,000
Greer, Dr. David..... 150,000
Hahl, C. W..... 112,500
Hall, Don 165,000
Hamman, George 140,000
Hamman, John 310,000
Harris, Louis Lee..... *370,000
Hindman, S. J..... 82,000
Hirsch, Maurice 60,000
Holcombe, O. F..... 135,000
Holliday, A. R. 215,000
Horlock, Robert W..... 175,000
Houx, S. B. 152,000
Howard, George F..... 217,690
Hudingsfelder, C. E... 104,000
Hulen, John A..... 70,000
Hurwitz, B. S....over 50,000
Hutchison, Federal Judge, J. C.....over 75,000
Johnson, A. M..... 136,000
Johnson, Dr. Herman W. 65,000
Jones, Frank C..... 74,000
Jones, Jesse H..... 1,025,000
Jones, John T. 596,000
Kirby, Hon. J. H..... 955,500
Kuhn, Harry J..... 175,000
Ladin, S. P..... 160,000
Lamb, Seth S..... 250,000
Latta, J. D..... 116,500
Law, F. M..... 75,000
Leon, Isidore 100,000
Levy, Dr. M. D..... 137,000
MacDonald, A. R..... 260,000
Mengden, H. F..... 232,500
Meyer, Jr., J. F..... 200,000
Miller, Samuel I..... 135,000
Mills, Louis E..... 100,000
Mitchell, Jerry A..... 300,000
Mitchell, William A... 132,000
Moers, Dr. Richard H. 380,000
Nachlas, Harry 55,000
Naman, N. D..... 250,000
Nathan, Max H..... 60,000
Neal, J. W..... 180,000
Oldham, M. C..... 101,000
Olson, A. E..... 75,000
Pearson, W. L..... 342,100
Peden, Edward A..... 136,000
Peddie, Alexander 62,500
Reynolds, J. W..... 297,000
Robertson, C. J..... 148,000
Russ, J. B..... 54,000
Sakowitz, Simon 210,000
Sakowitz, Tobe 210,000
Samuels, Hyman 100,000
Sanders, Jack Lee..... 101,000
Schoenmann, Ludwig. 98,000
Schuhmacher, H. C.... 173,000
Scott, Jr., J. T..... 122,500
Seagraes, O. R..... 500,000
Shepherd, E. D..... 125,000
Shively, James H..... 175,000
Steele, B. W..... 165,000
Sterling, A. A..... 158,500
Sterling, F. P..... 90,000
Sterling, Hon. R. S.... 470,000
Tartakov, Dave 50,000
Thaxton, W. L. 117,500
Thompson, Hoxie H... 115,000
Tuffly, Louis F..... 259,000
Turner, Dr. B. W..... 171,200
Vinson, Wm. A..... 106,000
Walne, Walter H..... 125,000
Warren, B. W..... 80,000
Weems, Wharton 175,000
Weiss, H. C..... 100,000
Wells, W. Damon..... 425,000
West, J. M..... 1,480,000
Wharton, Clarence R.. 125,000
Wicks, E. R..... 75,000
Wilkins, Horace M..... 50,000
Williamson, W. I..... 60,000
Woffenstein, J. 66,000
Wolters, J. F..... 88,000
Woodward, Miss Bessie A. 100,000
Zindler, Abe B..... 250,000

*Includes business insurance.

ITASCA

Hooks, Will I. 190,000

JACKSBORO

Knox, James W..... 100,000
Loving, Oliver 65,000

KERVILLE

Schreiner, Louis A.... 225,000

LAREDO

Guevara, A. M..... 50,000
Halsell, Dr. J. T..... 60,000
Jaurez, Pabeo B..... 63,000
Llano, Mathias (de).. 280,000
Netzer, Joseph Charles 160,000
Ortiz, L. R..... 75,000
Richter, August 60,000
Richter, Carlos 50,000
Richter, Charles 80,000

LA WARD

Ward, Alfred P..... 60,000

LONGVIEW

Bodenheim, G. A..... 100,000

LUBBOCK

Hutchinson, Dr. James T. 120,000
Krueger, Dr. J. T..... 140,000
McLeod, O. W..... 112,000
Overton, Dr. M. C.... 134,500
Standefer, Dr. Fred W. 90,000
Stewart, Dr. Allen T... 70,500

LUFKIN

Boynton, A. L..... 150,000
Kurth, E. L..... 55,000
Moore, W. H..... 50,000
Zeagler, B. L. 160,000

McALLEN

Nelson, Morris R..... 145,500

McKINNEY

Couch, James T..... 225,000
Pope, F. B..... 75,000

MENARD

Callan, James 80,000
Russell, Walter W..... 60,950

MERCEDES

Seay, H. B..... 362,000

MIDLOTHIAN

Dees, T. M..... 50,000
Rea, E. T..... 50,000
Sewell, J. P..... 55,000

MEXIA

Hughes, J. K..... 105,000

MINEOLA

Lechner, Lee F. 71,000

MINERAL WELLS

Webb, Albert S..... 350,000

MISSION

Sammons, T. B..... 62,000

NAVASOTA

Norwood, Ewing 120,000

NEW BRAUNFELS

Eiband, E. A..... 50,000
Hinman, A. J..... 68,000
Nowotny, Geo. E..... 55,471

NEW CANEY

Reynolds, Henry D.... 50,000

OLNEY

Hunt, E. W. 92,000

ORANGE

Stark, H. J. Lutcher.. 503,000

PARIS

Butcher, John F..... 100,000
Culberson, J. J..... 50,000
Ferguson, Claude..... 50,000
Gregory, O. L..... 200,000
Hamman, John B..... 51,000
Hunter, E. J..... 53,000
Johnson, Charlie P.... 128,000
Robinson, Maury 225,000
Scott, Thomas M..... 114,000
Scott, Jr., Rufus F.... 125,000
Womack, H. M..... 50,000

PRESIDIO

Sparks, Richard C.... 50,000

RICHLAND SPRINGS

Gibbons, John W..... 80,000

RICHMOND

George, Mrs. A. P..... 50,000

SAN ANGELO

Blackstone, N. D..... 72,000
Henderson, J. E..... 125,000
Mills, F. S..... 120,000
Montague, J. W. 60,000

SAN ANTONIO

Altman, W. H. 55,000
Baker, T. B..... 675,000
Barrett, Marcus T..... 236,000
Barton, W. W..... 138,000
Brough, R. Bruce.... 60,000
Bryant, Henry....over 150,000
Callahan, Dan F..... 100,000
Casey, Liston A..... 65,000
Chapman, J. O..... 405,000
Cone, Mrs. Samuel.about 200,000
Cone, Samuel.....about 500,000
Crutchfield, Dr. Earl D. 168,000
Cunningham, John H.. 103,000
Dalkowitz, Maurice ... 200,000
De Pew, Dr. Evarts V. 107,000
Douglas, O. D..... 105,000
Drought, Henry P..... 107,000
Fite, Lewis E..... 225,000
Frank, Emil 62,500
Frost, J. T..... 500,000
Goldstein, E. M..about 100,000
Hagelstein, George H.. 212,000
Haile, J. H..... 50,000
Hare, J. F..... 145,000
Hunter, E. J..... 78,000
Hybarger, J. C..... 180,000
Jarratt, John E..... 150,000
Judkins, O. H..... 60,000
Katz, Sidney 75,000
Katz, Meyer 50,000
Karotkin, Joe 200,000
Karotkin, Jack 250,000
King, W. R..... 210,500
Lang, Sylvan 50,000
Lucas, Cyrus B..... 110,000
Lyons, Thomas..... 250,000
Marko, I. 50,000
McAllister, Walter W. 300,000
McKenzie, Andrew J.. 140,000
Meliff, Gerald E..... 450,000
Montgomery, W. J.... 60,000
Morrow, Wm. L..... 112,000
Moser, Ed. 50,000
Neal, Jack W..... 100,000
Nixon, Dr. Pat I..... 110,000
Ogilvie, Dr. H. H..... 300,000
Oppennheimer, Alexander Joske 50,000
Oppenheimer, Dr. Frederic 150,000
Oppenheimer, Frederich 50,000
Oppenheimer, Henry.. 200,000
Oppenheimer, Jesse D. 104,000
Pettus, W. B..... 100,000
Ratcliffe, Wm. M..... 115,000
Richey, Robert A..... 90,000
Rogers, Harry H..... 1,100,000
Roggers, W. J..... 55,000
Rosenman, Max 100,000
Rosenman, Meyer 60,000
Rosenthall, Marcus C.. 146,250
Russell, Lee L..... 285,000
Sadovsky, B. 65,000
Seligmann, Julius 350,000
Spencer, R. F..... 208,000
Terrell, Marshall W... 118,000
Terrell, W. M..... 118,000
Thorman, H. C..... 210,000
Watson, Joseph M..... 225,000
Watson, Jr., Joseph M. 105,000
Webb, Britain R. 135,000
Wiedermann, B. A.... 100,000
Word, Ira W..... 175,000
Wright, Martin..... 155,000
Zilker, Charles A..over 100,000

SAN BENITO

Gay, Felix L..... 50,000
Lomax, John T..... 177,500
Wade, Davis L..... 60,000

SEGUIN

Freeman, Harold M... 128,000
Freeman, Joseph..... 345,500

SHERMAN

Carter, Wilbur 55,000
Creager, A. Y. 110,000
Dorset, W. S..... 130,000
Eubank, J. S. 125,000
Fant, E. T..... 75,000
Hallman, W..... 60,000
Hopkins, Arthur G.... 390,500
Pool, Carl 105,000
Roberts, C. S..... 60,000
Stout, H. I..... 80,000
Thompson, E. W..... 95,000
Wilbanks, B. B. 55,000

SINTON

Waddler, Jay 100,000
Welder, R. J..... 100,000

SMILEY

Manford, T. D..... 56,000

SONORA

Miers, Wm. A..... 100,000

STAMFORD

Moore, Claude O..... 187,500
Price, Leslie M..... 100,000

SWEETWATER

Doscher, J. H..... 75,000
Johnson, J. A..... 125,000
Simmons, R. M..... 97,500

TAYLOR

Forwood, Amor..about 88,000
Forwood, D. F...about 63,000

TELEPHONE

Goss, Joseph R..... 275,000
Goss, Robert G..... 105,000

TEMPLE

Doering, Frank A..... 183,000
Glenn, H. C..... 150,000
Jarrell, Andrew J.... 90,000
Thompson, F. A..... 110,000

TERNILLO

Henderson, W. T..... 92,000

TIERRA ALTA

Henderson, Jr., Jas. E. 150,000

VERNON

Castelberry, R. L..... 50,000
Wilson, Mrs. Eunice.. 50,000

VICTORIA

Ragsdale, James W.... 138,500
Welder, Robt. H..... 200,000

WACO

Abeel, Wm. C.....over 50,000
Aynesworth, Dr. K. H. 50,000
Barnes, J. F.....over 50,000
Beach, R. O.....over 50,000
Cameron, W. W..... 100,000
Clifton, Albert T..over 50,000
Colgin, Dr. I. E..... 50,000
Collie, Louis ....over 50,000
Compton, F. M....over 100,000
Crawford, Wilbur F... 452,000
Dupree, R. B.....over 50,000
Fentress, E. S..... 102,000
Hicks, Dave 50,000
Hicks, De Witt..... 100,000
Kendell, Benj. G..... 50,000
Kirkpatrick, J. A..... 57,000
Lacy, Walter G..... 105,000
Mailander, Fred'k ... 65,000
McCulloch, L. B..... 56,000
McLendon, George K.. 130,000
Milam, J. R..... 50,000
Neale, W. J..... 90,000
Pape, G. H..... 62,000
Potts, Robt. J....over *50,000
Seley, Chapin M..... 55,000
Trau, Frank G.....over 100,000
Turner, Charles R..... 65,000
Turner, J. E..... 55,000
*Includes business insurance.

WESLACO

Knapp, J. A..... 121,500

WHITE DEER

Grimes, E. H..... 50,000

WICHITA FALLS

Britian, A. H..... 103,000
Clark, Charles H..... 58,000
Cullum, Landon H.... 271,000
Eddleman, E. H..... 126,000
Fritz, D. L..... 193,000
Gray, D. G..... 100,000
Hamilton, W. B..... 740,190
Hamman, Wayne H.... 160,500
Harvey, R. O..... 175,000
Jones, Roy B.....over 335,000
Kell, Frank 105,000
King, Rufus A..... 102,000
Langford, P. P..... 163,000
Lee, Dr. Q. B..... 108,000
Lomax, Jr., Thornton G. 110,000
Martin, N. H..... 250,000

Massie, Dr. Joel H..... 125,000
Mytinger, J. C..... 258,600
O'Neil, John 100,000
Perkins, Joseph J..... 700,000
Priddy, Walter M..... 185,000
Shaw, B. P.....over 50,000
Smith, McLean Vester. 75,000
Snider, Charles W.... 275,735
Staley, J. I..... 750,000
Waggoner, Robert M.. 200,000
Walker, Mark D..... 260,000

BUSINESS INSURANCE

AMARILLO

Cunningham Flower Shop 50,000
Whittington, J. O., Investments:
Whittington, J. O... 75,000

BEAUMONT

Roos Brothers:
Roos, Henry 15,000
Roos, Nathan 15,000
Total 30,000
Tyrell Rice Milling Co.:
Steinhagen, B. A., Mgr. 25,000
Wilson-Broach Co.:
Wilson, James Cooke 50,000

BROWNSVILLE

Camaide, E. B., & Co., Wholesale Grocers:
Camaide, E. B..... 25,000
Edelstein's:
Edelstein, Morris ... 190,000

DALLAS

Buell Lumber & Manufacturing Co.:
Buell, F. F..... 25,000
Fakes Furniture & Carpet Co.:
Wray, W. H..... 25,000
Kramer, Arthur L.... 100,000
Lewis, L. H., Dry Goods Co.:
Lewis, L. H..... 100,000
Lindsley, J. W., & Co., Real Estate:
Lindsley, Porter ... 50,000
Murray Co., The, Machinery:
McDonough, J. H... 25,000
Shuttles Bros. & Lewis, Diamond Importers and Wholesale Jewelers:
Blankenship, R. E... 50,000
Shuttles, R. H..... 20,000
Total 70,000
Treserant & Cochran, Mgrs. Southwestern Dept. Fire Ins.:
Cochran, S. P..... 50,000
Trezerant, J. T..... 35,000
Total 85,000
Waggener, Leslie 17,000

DEL RIO

Roach-M. Symant Co., Gen'l Merchandise:
Abbey, W. M..... 50,000

EL PASO

Birney, H. L. 90,000
Dudley, J. M. 10,000
Marr, James L. 7,500
White House Dept. Store:
Coblentz, Myrtil ... 100,000
Orndorff, Lee H. 10,000
Lone Star Motor Co.:
Wilcox, Harvey 35,000
Popular Dry Goods Co.:
Schwartz, Maurice.. 105,000
Weiss, Ignatz 100,000
Total 205,000

FALFURRIAS

Estate of Lasater, Edward C. 300,000

FORT WORTH

Fort Worth Star Telegram:
Carter, Amon G.... 200,000
Landreth Prod. Corp.:
Landreth, Edw. 550,000

BOON TO THOUSANDS OF CHILDREN

Life insurance has been a most valuable asset to innumerable individuals who have been unable otherwise to collect any kind of an estate. Thousands of children who are living happily and properly nourished today independent of everyone would have found themselves existing on charity if it had not been for the thoughtfulness of the fathers and mothers who carried the necessary insurance to protect their dependents.

HENRY H. BLOOD,
Governor of Utah.

GREENVILLE

Greenville Compress Co.:
Wise, W. B..... 50,000

HOUSTON

Barden, E. T., Electric Machinery Co.:
Barden, E. T..... 10,000
Foley Bros. Dry Goods Co.:
Cohen, George S.... 25,000
Cohen, Robert L.... 25,000
Total 50,000
Munn Co., W. C., Department Store:
Munn, W. C..... 100,000

KINGSVILLE

Collins, George B..... 30,000
Collins, H. T..... 30,000
Foster, Asa 30,000
Foster, I. M..... 30,000
Total 120,000

SAN ANGELO

Model Laundry:
Beasley, L. B..... 10,000
Burnside, J. C..... 10,000
Total 20,000

SAN ANTONIO

Chamberlain, Edwin & Co., Mortgages & Banking:
Chamberlain, Capt. E. G. 20,000
Richey & Casey, Real Estate:
Richey, Robert A... 25,000

WACO

Colgin Hospital and Clinic:
Colgin, Dr. M. W... 10,000
Colgin, Dr. I. E.... 10,000
Total 20,000
Hill Printing & Stationery Co.:
Gardner, L. B..... 25,000
Potts, Moore Gravel Co.:
Potts, Robert J..... 20,000
Texas Fireproof Warehouse Co.:
Albaugh, R. B. 20,000
Stringer, A. B..... 10,000
Total 30,000

UTAH

CLEARFIELD

Smith, Albert T..... 105,000

HEBER CITY

Lindsay, James....over 50,000
Lindsay, Wm.....over 50,000

KAYVILLE

Thornley, John W..... 60,000

LAYTON

Ellison, Jas. E..... *120,000
Ellison, Morris H..... 50,000
Tanner, Dr. A. Z..... 100,000
*Includes business insurance.

OGDEN

Barker, Joseph F..... 50,000
Bennett, E. G..... 150,000
Browning, John...over 50,000
Browning, Val..... 75,000
Smith, Roland B..... 115,000

SALT LAKE CITY

Armstrong, Sherman over 100,000
Bagley, E. M..... 100,000
Bamberger, Ernest.over 60,000
Biele, R. H..... 50,000
Burke, Jas. J..... 110,000
Carter, W. A..... 50,000
Cary, H. E.....over 50,000
Child, Wm. H..... 100,000
Collins, J. H.....over 75,000
Crowder, W. A..... 55,000
Daly, John C..... *50,000
Daynes, Joseph J..... 75,000
Elliott, R. C.....over 100,000
Eccles, Marriner S..over 100,000
Ferry, W. Mont..about 105,000
Firmage, Jack ...about 450,000
Fitzpatrick, J. H..over 50,000
Freed, Lester D. 85,000
Groesbeck, Dr. Roy.... 60,000
Halloran, W. J..... 100,000
Hanchett, L..... 74,000
Harrison, W. G....over 50,000
Hirschman, H....about 100,000
Hoagland, H. A...over 50,000
Jenkins, Donald E..... 50,000
Keyser, Malcolm A.... 75,000
Mackay, Daniel..... 60,000
Magid, Joseph.....over 100,000
McElvenney, Robt. F.. 75,000
McVichie, Duncan..... 50,000
Merrill, George..... 175,000
Morse, S. Duffield..... 110,000
Moyle, Henry D..... 100,000
Mulcock, Sidney E..... 50,000
Neher, Dr. Edwin M... 75,000
Overfield, Chauncey P.. 85,000
Owen, Russell W...over 50,000
Payne, Walter S..... †75,000
Pingree, John.....over 50,000
Relf, George O...about 200,000
Richard, Ralph L..... 50,000
Richie, Robert..... 50,000
Ryberg, Enoch W..over 100,000
Ryberg, Eric W...over 100,000
Sallinger, Herbert..... 52,000
Schweikhart, Henry over 100,000
Smoot, Reed .....about 150,000
Smith, Chas. .....over 75,000
Smith, Jesse N....over 50,000
Steiner, George A..... 122,000
Sturgis, Harry W..... 75,000
Sweet, Arthur 100,000
Sweet, Leon 260,000
Sweet, F. A..... 50,000
Taylor, James S..... 100,000
Walker, Charles...over 50,000
Walker, John H..... 50,000
Walker, Joseph R..... *90,000
Ward, Wm. T..... 50,000
Young, Joseph H..... 50,000
*Includes business insurance.
†Business insurance.

BUSINESS INSURANCE

SALT LAKE CITY

Freed Furniture and Carpet Co.:
Freed, Claude W.... 25,000
Freed, Lester D..... 25,000
Total 50,000
Intermountain Electric Co.:
Hawley, C. B..... 40,000
Makoff Sam'l .....over 50,000

VERMONT

BARRE

Barclay, Wm..... 125,000
Bianchi, Anthony A.... 186,000
Gustafson, Andrew..... 125,000
McDonnell, Robert Q.. 100,000
Smith, Donald W..... 122,000
White, Ezra L..... 50,000

BENNINGTON

Gardner, P. B..... 60,000
Putnam, E. H..... 85,000

BRATTLEBORO

Bradley, Franklin R. .. 66,000
Bradley, I. C..... 125,000
Brown, Henry R..... 100,000

BURLINGTON

Booth, John E....over 100,000
Buell, A. A..... 65,000
Cohen, Israel..... 72,000
Cooper, O. J..... 65,000
Powell, Max..... 500,000
Wells, Frank R..... 100,000
Whitney, G. E....about 50,000

MONTPELIER

Briggs, Raymond A.... 52,000
Corry, Frank M..... 62,000
Johnson, J. Leo...over 50,000
McKee, William ..over 50,000
Pitkin, Perley P..... 100,000
Stewart, Charles G.... 60,000

RUTLAND

Boynton, Robert..... 50,000
Hanrahan, Dr. J. D.... 57,000
Hinds, Dr. E. E...over 50,000
Hinsman, C. B....over 150,000
Keyes, A. H..... 100,000
Miller, Isaac.....over 100,000
Patch, F. R.....over 50,000
Swift, Dr. Chas. H..... 80,000

ST. ALBANS

Smith, Ed. C..... 125,000

ST. JOHNSBURY

Goss, C. H..... 50,000

SPRINGFIELD

Bowman, Albert C..... 65,000
Hartness, James..... 185,000

WILMINGTON

Brown, Martin A.about 100,000

VIRGINIA

ACCOTINK

Clapp, Moses E...about 75,000

BLACKSTONE

Gravatt, W. Moncure.. 150,000
Williams, H. L..... *58,000
*Includes business.

BRISTOL

Carter, C. S.....(a) 125,000
Daniel, C. P.....(a) 150,000
Huntsman, Lee ....(a) 50,000
Jones, Carl A.....(a) 200,000
King, Arthur W. (a) over 50,000
King, Carl H.....(a) *200,000
King, Clarence G. (a) over 50,000
Long, J. Ernest (a) over 50,000
McAnge, W. N. (a) over 50,000
Martin, W. E.....(a) 100,000
Moore, Sr., C. P. ..(a) 50,000
Noffsinger, H. G....(a) *75,000
Rogers, Dr. Wm. R. (a) 65,000
Stout, Dr. P. D. ...(a) 73,500
Wright, J. Walter..(a) 100,000
* Includes business insurance.
(a) Also listed Bristol, Tenn.

CAPE CHARLES

Scott, John L..... 50,000

CLIFTON FORGE

Ford, A. C..... 100,000
Gibbs, W. W..... 65,000
King, F. W..... 50,000

COVINGTON

Barr, Ellis H..... 50,000
Crowder, Eldon K..... 58,000
Gathright, Thos. M.... 59,000
Lacy, Paul B..... 50,000
Luke, William A..... 53,500
Miller, George L..... 70,000
Rooklin, Davis.....(a) *110,000
*Includes business insurance.
(a) Also listed Baltimore, Md.

CULPEPER

Clark, W. B..... 55,000
Kelly, Dr. D. W..... 73,000

DANVILLE

Herman, Allan..... 50,000
Johnson, Z. V..... 50,000
Penn, J. P..... 50,000
Scholfield, John H..... 50,000

ELK GARDEN

Stuart, Harry C..... 75,000
Stuart, Henry C..... 80,000

FARMVILLE

Baldwin, F. G..... 50,000
Dunnington, J. W.about 105,000
Garland, Joseph E.... 65,000
Martin, E. Scott..... 110,000
Weinbury, E. 75,000

FRANKLIN

Beale, J. C..... 90,000
Beale, James I..... 50,000
Vaughan, C. C..... 150,000

HOPEWELL

Hummel, Fred..... 75,000
Nickols, Frank..... 50,000
Wilson, Norman..... 150,000
Wood, Walter..... 50,000

I am a firm believer in life insurance and have always carried more than I really felt I could afford.

There isn't any use arguing about life insurance because anybody in business now-a-days realizes that business will fluctuate, and perhaps the man who is wealthy today may be poor a few years from now, so that if something should happen to him then, his family might be forced to a very much different scale of living. Too many today live on a scale that leaves little margin between income and outgo.

It is strange, but true, that many people cannot save money unless they do it by life insurance.

Yours truly,

STANLEY C. WILSON,
Governor of Vermont.

LAWRENCEVILLE

Hammack, L. J.	50,000

LYNCHBURG

Barksdale, Dr. E.	70,000
Barrow, Alfred C.	150,000
Beasley, A. Lee	100,000
Beasley, Robert P.	200,000
Brannon, Ray O.	100,000
Burton, C. G.	150,000
Craddock, John G.	50,000
Craddock, John W.	80,000
Dillard, D. H.	150,000
Duiguid, Frank S.	60,000
Falwell, C. H.	200,000
File, Dr. N. W.	50,000
Gilliam, Jr., James R.	75,000
Gilliam, III, Thomas W.	75,000
Harris, H. H.	140,000
Henson, Bruce	75,000
Hughes, Benj. E.	90,000
Hughes, Edw. E.	50,000
Lee, G. O. ....over	50,000
McGehee, G. C.	100,000
McWhane, Fred W.	75,000
McWhane, Henry E.	100,000
Nelson, Chas. S.	57,000
Owen, J. D. .....over	50,000
Owen, R. A.	75,000
Patterson, Chas. G.	70,000
Plunkett, Dr. F. O.	60,000
Pritchett, R. H.	100,000
Schewell, Ben .....over	75,000
Scott, Dr. D. P. ...about	100,000
Trent, J. B.	200,000
Walsh, L. W.	100,000
Walters, Dr. J. W.	60,000
Williams, Dr. R. W.	50,000

MARION

Lincoln, Jr., C. C.	840,000
Lincoln, John D.	*717,000

*Includes business insurance.

NEWPORT NEWS

Nolan, L. U.	*460,000
Roth, Frank	100,000
Stubbs, Dr. L. E.	125,000

*Includes business insurance.

NORFOLK

Ames, Milton B.	100,000
Andre, Mottee J. P.	55,500
Bailey, Aubrey G.	100,000

The value of life insurance as a means of protection for dependents is generally recognized. The great number of policyholders in all walks of life is proof of this fact. It is gratifying that the financial integrity of the insurance companies during the depression has been generally maintained.

GEO. C. PEERY,
Governor of Virginia.

Baird, Jr., E. R.	100,000
Barron, Jas. S.	50,000
Bernard, Clarence D.	100,000
Burroughs, C. F.	260,000
Capps, J. E.	150,000
Carney, Alonzo B.	100,000
Cathey, Alonzo F.	200,000
Consolos, Charles H.	200,000
Dawson, Carey L.	50,000
Douglas, R. B.	100,000
Etheridge, Elias	55,000
Gilman, Tom E.	100,000
Griggs, S. B.	65,000
Hamilton, Norman	100,000
Huber, P. S.	135,000
McCoy, Dr. L. C.	50,000
Martin, Dr. Walter B.	60,000
Naff, H. A.	500,000
Nemo, B. A.	75,000
Nordlinger, Maurice W.	100,000
Old, Margarette H.	100,000
Pender, David	*350,000
Powell, Jr., L. R.	150,000
Reed, Dr. James W.	100,000
Reid, Fergos	100,000
Robinson, L. U.	50,000
Robertson, W. Frank	60,000
Rogers, Charles	*205,000
Royster, W. S.	125,000
Shulman, L. R.	140,000
Thornton, D. M.	100,000
Upton, Luther J.	100,000
Warden, Dr. S. C.	50,000
Windholz, Louis H.	60,000
Wynne, Oliver	90,000

*Includes business insurance.

PETERSBURG

Dunlop, John	100,000
Ferrell, E. V.	100,000
Lovenstein, Moses	80,000
Rosenstock, Louis A. about	50,000
Seward, Harvey	*200,000
Seward, Hatcher S.	*295,000
Thiveto, F. F.	100,000
Titmus, E. H.	75,000
Wright, G. C.	120,000

*Includes business insurance.

PULASKI

Coleman, J. B.	50,000
Coleman, T. C.	300,000
Wallner, W. J.	140,000

RADFORD

King, Dr. J. C.	50,000

RICHMOND

Anderson, Henry W.	100,000
Bedford, A. C.	60,000
Bell, R. O.	100,000
Bell, Thad C.	100,000
Bemiss, Samuel ....over	300,000
Brunk, Dr. O. C.	50,000
Bullington, R. McC.	100,000
Carlton, P. J.	400,000
Cary, John B.	50,000
Cease, Wm. M. ...over	50,000
Cecil, James M.	*100,000
Cecil, John H.	*100,000
Chapman, Basil I.	60,000
Chisholm, W. B.	50,000
Christian, L. T., Jr.	50,000
Churchman, C. J.	50,000
Clark, W. G.	50,000
Crenshaw, S. Dabney	176,500
Crenshaw, W. C., Jr.	50,000
Currie, G. R.	50,000
Curtis, Gordon W.	75,000
Diggs, G. W.	50,000
Evans, Chester	250,000
Eichelberger, Harry	75,000
Foege, John .....over	100,000
Frazier, Harry	65,000
Gatewood, Dr. E. T. over	50,000
Gibson, George A.	60,000
Gordon, R. Lattimore	100,000
Gresham, Thomas	250,000
Guvenator, G. E.	60,000
Hill, I. H. .....over	100,000
Hood, J. Garlan ...over	50,000
Hotchkiss, Elmore	50,000
Hyde, Jr., T. T.	68,000
Jefferess, Thomas F.	90,000
Jefferies, W. L.	50,000
Jones, M. Osborne.over	100,000
Kellogg, David K..over	50,000
Kirkmyer, Duke ...over	100,000
Kirkpatrick, R. D..over	100,000
Lancaster, R.	50,000
MacLean, Dr. H. S.	50,000
Marcuse, I. J.	250,000
McCauley, J. F. ...over	50,000
Midyette, D. R.	*85,000
Miller, W. Earl	150,000
Mitchell, Robt.	100,000
Moore, Warner	150,000
Nolley, W. T.	200,000
Nunnally, Moses ...over	150,000
Parrish, J. Scott	200,000
Parrish, W. J.	165,000
Paschall, Lee .....*over	100,000
Patterson, M. C.	100,000
Powell, Louis F.	125,000
Raat, E.	50,000
Rhoads, W. S.	50,000
Robinson, Eugene	123,000
Sands, Oliver J.	50,000
Sauer, Jr., C. F..over	500,000
Schmidt, W. E. ..over	200,000
Schwartzchild, Henry over	175,000
Straus, A. L.	50,000
Swink, A. O. .....over	500,000
Thalheimer, Morton G.	175,000
Thomas, Ed. M. ...over	55,000
Ullman, Leo .....over	75,000
Valentine, H. L.	90,000
Vaughan, Dr. J. T.over	50,000
Williams, Carter N.	125,000
Williams, E. Randolph	83,000
Williams, R. L.	77,500
Winston, Jas. O. ...over	50,000
Winston, Thos. S..over	50,000
Worsham, Gibson..over	75,000

*Includes business insurance.

ROANOKE

Adams, Arch S.	64,500
Angell, Robert H.	200,000
Baldwin, Wm. G.	120,000
Chewning, A. G.	150,000
Chewning, Garland about	400,000
Cooper, F. S.	59,000
Ellis, H. L.	275,000
Ferguson, S. D.	50,000
Fishburne, B. J.	65,000
Fishburne, J. B.	100,000
Fishburne, J. P..about	500,000
Funkhauser, E. M.	51,000
Garland, Chas.	100,000
Gill, Dr. E. G.	60,000
Hardin, J. C. .....over	100,000
Heins, Elmore D.	250,000
Hull, David Denton	118,000
Jamison, P. T.	77,500
Jenks, Wm. J.	125,000
Johnson, E. R.	70,000
Lichtenfels, Gustave	130,000
Lynn, R. Lee .....over	50,000
McGuire, Jr., W. E. over	50,000
Michael, C. E.	100,000
Mundy, H. G. .....over	50,000

Continental American Life Insurance Company,

Wilmington, Delaware, is inaugurating a permanent Company development plan with . . .

• SUPERVISORY and • DISTRICT MANAGERSHIP OPENINGS

In..
- District of Columbia
- Maryland
- Massachusetts
- New Jersey
- New York
- Pennsylvania
- Virginia
- West Virginia

For men..
- WHO HAVE A REASONABLY GOOD AND STEADY PRODUCTION RECORD
- WHO NOW DESIRE TO BUILD A UNIT OF THEIR OWN

. . . reasonable financial backing . . . liberal organization reward
. . . opportunity for permanent salaried managership . . .
service salary retirement contract for personal production . . .

Continental American Life Insurance Company

WILMINGTON, DELAWARE

D. E. JONES, *Vice President*

Mundy, John P....over	50,000
Newton, John B.....	50,000
Pugh, N. W.....	200,000
Ring, J. Kirk.....	160,000
Scholz, Henry	100,000
Sneed, B. L.....over	50,000
Speigel, Joseph ..over	100,000
Spencer, E. B.....	100,000
Trinkle, Gov. E. Lee over	75,000
Trinkle, Mrs. E. Lee over	50,000
Trout, Dr. Hugh H. over	100,000
Ward, Chas. E.....	62,000
Whitman, Dr. W. R. over	100,000
Williams, C. R.....	70,000

ROSSLYN

Fowler, John E.....	150,000

SMITHFIELD

Betts, Chas. S.....	63,000
Gwaltney, Jr., P. D..	100,000

STAUNTON

Bell, Richard P.....	100,000
Greenstone, Hyman ...	75,000
Holt, Frank T.....	60,000
Loth, F. P.....	150,000
Miller, A. Erskine.....	200,000
Moore, A. T.....	201,000
Ruckman, D. G.....	90,000
Witz, J. L.....	100,000
Woodward, Edward ...	150,000

SUFFOLK

Kendrick, M. K.....	77,000
Obici, A.	*700,000
Peruzzi, M.	†585,000
Pond, C. B.....	50,000
Pond, W. T.....	50,000
Taylor, Charles F.....	55,000
Truitt, Jr., Geo. W...	70,000
Truitt, William	75,000

*Includes business insurance.
†Business insurance.

WINCHESTER

Arthur, J. V.....	50,000
Baker, W. A.....about	50,000
Beverley, Wm....about	70,000
Boyd, Dr. P. W.....	50,000
Bryarly, R. T.....about	100,000
Byrd, Harry Flood about	150,000
Ebert, H. W.....	90,000
Gaylord, Paul C..over	50,000
Hardy, W. G.....	50,000
Henry, J. Henkel.....	90,000
Jennings, H. H.....	80,000
McCormac, H. B.about	150,000
McVicar, C. P.....	60,000
Miller, Percy D...over	100,000
Robinson, C. A.....	110,000
Robinson, Fred A.about	100,000
Robinson, H. D.....	90,000
Robinson, Ray ..about	100,000
Rosenberger, J. H., Jr. *over	52,000
Sempeles, George.about	60,000
Snarr, Dr. George....	50,000
Yost, J. H.....	50,000

*Includes business insurance.

BUSINESS INSURANCE

FARMVILLE

Farmville Grocery Co.:	
Smith, T. D.....	10,000
Garland & Martin, Gen'l Agents:	
Garland, Jos. E.....	30,000
Martin, E. Scott....	30,000
Total	60,000
Southern Chain Stores Corp.:	
Dawson, J. M.....	10,000

HOPEWELL

Hummell, J. P.....	250,000

LYNCHBURG

Craddock, Terry Co., Wholesale Mfrs. of Shoes:	
Craddock, John W..	50,000

NORFOLK

Pender, D.....	150,000
Rogers, McGechim Co., Selling Agents:	
McGechim, T. H....	15,000
Rogers, Charles ...	15,000
Total	80,000

PETERSBURG

Atlantic Coast Realty Company:	
Ferrell, E. V.....	25,000
Charles Leonard Hardware Company:	
Hobbs, Frank M., Pres.	100,000
Seward Trunk & Bag Co., Trunks & Bags:	
Seward, Harvey ...	50,000
Seward, Hatcher S..	50,000
Seward, Wm.	50,000
Total	150,000

RICHMOND

Albemarle Paper Co.:	
Ellerson, H. W., President	250,000
Olsson, Ellis, Vice-President	250,000
Total	500,000
Cecil, Barretts & Cecil, Advertising Agts.:	
Cecil, John H., President	35,000
Cecil, J. M., Vice-President	25,000
Total	60,000
Eastern Coal & Exporting Corp.:	
Evans, L. S., President	200,000
Midyette, D. R., Co., Inc., Insurance:	
Hawse, A. L.....	50,000
Jones, C. H.....	10,000
Midyette, D. R.....	25,000
Total	85,000
Wise Granite & Construction Co.:	
Paschall, Lee	35,000

SUFFOLK

Planters Nut and Chocolate Co.:	
Obici, A., Pres.about	610,000
Peruzzi, M., Sec.-Treas. .....about	600,000
Total	1,210,0

WASHINGTON

ABERDEEN

Anderson, G. E.....	95,000
Anderson, Henry	85,000
Anderson, Sam'l M....	75,000
Bousfield, F.	57,000
Donovon, F. J.....	50,000
Hastert, F. W.	68,000
Hulbert, Fred. H.....	100,000
Lowry, Noel G.....	75,000
Morck, Carl E.....	55,000
Randolph, Dr. A. C....	85,000
Smith, Oscar E. (a).	200,000

(a) Also listed Tacoma.

ARDENVOIR

Harris, Arden	60,000

BELLINGHAM

Campbell, Dan	125,000
Carswell, D. F.....	50,000
Deming, E. B.....	500,000
Larrabee, C. E.....	100,000
Lucas, E. P.....	125,000
Paige, Harry.....over	50,000
Purdy, E. W.....over	50,000
Shiels, Archie W...over	50,000
Welsh, Robt.....	100,000
Welsh, Jr., Robt.....	200,000
Wood, Fred. J.....	92,000
Wright, Frank	50,000

BLAINE

Hunter, Harold...over	50,000

CHELAN

Campbell, A. C.....	75,000
Wall, Harry.....	60,000

ELLENSBURG

Hubbell, J. C.....	50,000
Sander, Mrs. Olive....	50,000
Taylor, W. A.....	99,500
Wager, E. E.....	50,000

In most cases it seems to me that financial independence comes from our own efforts. Systematic saving brings financial independence. Saving through life insurance, I believe, is one of the best ways to bring about systematic saving.

Upon receipt of a life insurance policy an estate has immediately been established which will provide educational funds for children; food, clothing and shelter for the dependent ones; and stabilize the credit of a company or corporation through the loss of the key man.

One of the most beneficial things that can be done for children is to acquire policies for them. It has proven to be one of the best teachers of thrift. Unless a systematic plan is adopted, the average person has acquired very little for his retirement period, and there is nothing more pitiful than dependent old age.

CLARENCE D. MARTIN,
Governor of Washington.

EVERETT

Agnew, E. R.....	65,000
Beatty, J. F.....	65,000
Bergstrom, G. T.	100,000
Carpenter, D. H.....	100,000
Cooper, Frank L.....	50,000
Duryee, D. A.....	50,000
Duryee, L. S.....	51,000
Ebert, J. W.....	75,000
Eddy, S. L.....	50,000
Fiorino, J. F.....	50,000
Howarth, Wm.	75,000
Jamison, N. C.....	83,000
Jordan, A. H. B.....	200,000
Knowles, W. T.....	100,000
Metzer, Eugene M....	55,000
Quigley, R. A.....	300,000
Thomle, O. A.....	100,000
Walton, Clyde	200,000
Walton, E. I.....	95,000
Winter, Wm. N.....	250,000

HOQUIAM

Lamb, F. H.....	50,000

KENT

Shaffer, H. M.....	95,500
Taylor, Dr. Owen.....	105,000

MONTESANO

Fox, R. S.....	52,500
Whiting, B. I.....	50,000

OKANAGAN

Blackwell, C. E.....	80,000

OLYMPIA

Bridgford, Dr. W. L...	50,000
Ingham, Dr. G. W....	100,000
Lord, Clarence	250,000
Morris, Melvin M.....	50,000
Springer, Chas. H.....	50,000
Whiting, Haven L.....	*65,000

RAYMOND

Crane, W. S.....about	100,000
Nevitt, Dr. O. R..about	60,000

RENTON

Bronson, Dr. Adolph..	69,500
Custer, George W.....	50,000

SEATTLE

Alexander, M. S.....	75,000
Ames, Edgar	100,000
Anderson, Ray E.....	50,000
Anholt, Fred.....over	100,000
Arlander, L. F.....	55,000
Arnold, Lawrence H...	90,000
Backus, Le Roy R....	100,000
Baillargeon, J. A.....	80,000
Baird, J. H.....	142,000
Baird, John A....over	100,000
Baker, George B.....	51,000
Batcheller, W. T.....	75,000
Behrens, Fred T.....	68,000
Berry, A. M. ....over	100,000
Blethen, C. B.....over	100,000
Bloedel, J. H.....	200,000
Boeing, W. E.....over	500,000
Bolcom, Wm. M.....	100,000
Booth, Henry	50,000
Bouffler, A. I.....	80,000
Bowen, D. W.	50,000
Brady, Hugh ....over	100,000
Brownell, F. H., Jr....	90,000
Brygger, Al.	50,000
Buckner, Dr. H. T....	100,000
Buff, Fred, W.....	70,000
Burch, M.	50,000
Buschman, August ...	225,000
Buschman, Dr. T. W...	50,000
Bussell, Charles B....	86,000
Byrne, Harry	*110,000
Cameron, W. P.....	90,000
Carman, Mrs. N. M...	200,000
Carroll, L. L.....	50,000
Casey, G. W.....	50,000
Castleton, W. A.....	65,000
Christoffersen, Ilof H..	50,000
Clarke, Charles H.....	100,000
Clise, Jr., James W...	70,000
Cobb, Chas. H.....	375,000
Croson, Carl	73,000
Cunningham, Edw. ..	*165,000
De Frees, Dr. A. B....	50,000
Dent, H. K.....	100,000
De Land, John.....	55,172
De Voe A. C.....	*120,000
Dickinson, Geo. E.....	50,000
Dight, Dr. E. K..about	50,000
Donahoe, Charles J...	100,000
Duncan, J. A.	79,000
Dunn, A. G.....	60,000
Duryee, L. S. (a).....	51,000
Duthie, J. F.....	142,500
Earls, Mrs. Michaels..	75,000
Eckstein, Nathan	379,000
Edwards, J. H....about	124,000
Elfendahl, Victor H...	175,000
Elford, A. S.....	100,000
Epplen, Dr. Frederick.	120,000
Ernst, Peter J.....	100,000
Falls, G. K.....	50,000
Fischer, Fred'k T..over	100,000
Fogg, Fred S.‡.....	50,000
Frazier, Raywood	51,000
Frederick, D. E....over	500,000
Fretwell, Frank M.over	50,000
Frye, C. H.....about	150,000
Galbraith, W. E.....	*218,500
Gallagher, James O...	*570,000
Garfunkel, Louis.....	†75,000
Garrett, E. I.....	75,000
Gates, Cassius E.....	120,000
Gillespie, Robert	100,000
Goetz, Herman	*350,000
Goldberg, R. O.....	80,000
Gottstein, J. L.....	50,000
Gould, Gens C.....	93,250
Gowman, J. Harry...	280,000
Green, Joshua ...over	100,000
Green, T. M.....	58,000
Grier, George E.....	50,000
Griffen, Joseph H.....	50,000
Griswold, A. E.....	*65,000
Grunbaum, Otto S....	339,885
Gwin, G. J.....	250,000
Hanchett, H. S..about	62,000
Hansen, Walter M....	65,000
Hardenman, J. T.....	57,000
Harley, Clinton S.....	132,500
Harris, Prince E.....	50,000
Heiden, H. B.....over	*50,000
Higgins, John C.....	150,000
Hofins, L.	125,000
Hoitt, Ralph H.....	70,000
Hopkins, F. F.....	50,000
Howard, Guy C.....	56,000
Hull, L. J.....	100,000
Hunter, Dr. James E...	50,000
Jared, Dr. M. Shelby..	67,000
Jerome, T.	50,000
Johnson, John A.....	100,000
Kahmans, Charles	50,000
Kegel, Otto F.....	100,000
Keil, Melville	100,000
Kennedy, Jess G.....	52,000
Ketcham, Henry H...	50,000
King, Dr. B. T.....	60,000
Kleinberg, Henry	125,000
Kotkins, A. J.....	105,000
Krauss, Arthur J.	400,000
Lang, J. C., Jr.....	100,000
Lang, R. C.....	100,000
Laub, F. H.....	50,000
Lewis, Warren.....	55,000
Lidral, J. F.....	50,000
Linne, A. B.....	50,000
Long, Joseph L.....	340,000
Long, Wm. G.....over	50,000
Lovejoy, George A.§...	62,500
Lucas, Edwin P.....	189,000
Lundy, Dr. L. F.....	100,000
Magnamo, A.....	250,000
Malmo, Chas. ....over	50,000
Martin, Fowler	50,000
McDermott, F. ...over	*100,000
McEwan, A. F.....	400,000
McHoustand, R. D.....	75,000
McHugh, Frank J.....	60,000
McKay, William O....	100,000
McKenney, Van S.....	50,000
Mead, W. Dwight.....	65,000
Merrill, R. D.....	170,000
Merrill, T. D.....	50,000
Miller, Roy E.....	75,000
Moran, Frank	250,000
Morrill, Crawford.over	100,000
Morrow, Wm. H.....	65,000
Ne Puza, J. T.....	50,000
Nettleton, Walter	100,000
Newberger, J.	63,000
Nordhoff, Arthur A....	140,000
O'Neil, James H.....	70,000
Parsons, Reginald H..	200,000
Parsons, W. H....over	55,200
Patterson, J. V.....	76,000
Peacock, Alexander ..	50,000
Pederson, Hans.....	82,000
Perkins, W. D.....	75,000
Perry, Pierre P.....	260,000
Peterson, William	65,000
Proctor, Dr. Oscar....	60,000
Prosser, William F..over	*50,000
Quigley, H. L.....	80,000
Radford, Colin O.....	137,000
Reynolds, J. W.....	60,000
Rhodes, W. L.....	200,000
Ripley, Edwin	50,000
Robbins, A.	75,000
Rogers, Wm. G..about	90,000
Rottler, C. D.....	250,000
Ryan, T. F.....	*165,000
Ryer, A. A.....	50,000
Santer, C. J.....	100,000
Schoen, F. R.....	50,000
Schoenfeld, B.....	*400,00
Schoenfeld, H. A.....	100,000
Scott, D. C.‡.....	50,000
Seaborn, Henry G.....	123,000
Shank, Corwin S.....	87,000
Shaw, J. N.....	260,000
Sheldon, R. D.....over	50,000
Skeel, Ernest L.....	111,000
Skinner, David E.about	50,000
Skinner, Gilbert	100,000
Smith, A. G.....	150,000
Smiths, Burns ...about	50,000
Stern, Leopold	80,000
Sterrat, J. R.....over	75,000
Stimson, Chas. D.....	100,000
Stimson, Frederick ..	100,000
Stimson, Harold C....	200,000
Stimson, Mrs. N.....	100,000
Strang, Frederick W. over	*50,000
Stuart, Elbridge H....	180,000
Struve, Frederick K...	80,000
Surral, J. R.....	138,000
Todd, E. E.....	150,000
Tourtellotte, Neal.....	102,000
Treat, Mrs. H. W.about	100,000
Truax, Perry B.....	75,000
Twohy, James F.....	145,000
Vincent, Lyles S..over	80,000
Wakefield, Lee.....	237,000
Watts, Dr. Chas. E...	50,000
Webb, George H.....	122,000
Weist, John L.....	50,000
Wightman, Dr. Robt. E.	60,000
Wills, C. S.....	70,000
Wittwer, Otto A.....	70,000

*Includes business.
†Business insurance.
‡ Also listed Tacoma
a Also listed Everett
§ Also listed Portland, Ore.

SHELTON

Govey, A. B.	200,000
Reed, Irene S.	75,000

SPOKANE

Ackerman, Max	50,000
Burbridge, Frederick	60,000
Cohen, M. M.	50,000
Cohn, Benj.	150,000
Cohn, Louis L.	100,000
Cooper, J. R.	100,000
Davenport, L. M.	*200,000
Day, Jerome	100,000
Day, W. T.	50,000
Easton, Stanley	150,000
Finucane, F. J.	250,000
Fosseen, A. B.	90,000
Gibbs, Frank	*50,000
Goldstein, Benj.	78,000
Graham, John W.	100,000
Greenough, Leo	75,000
Greenough, Paul	50,000
Griffith, Tom	50,000
Hebbard, Charles	*65,000
Hopkins, W. P.	100,000
Klopp, Henry	435,000
Lambert, Dr. Samuel	60,000
Lane, T. S.	125,000
Lubin, Harry	52,000
McCoy, C. H.	105,000
McKnelly, Jacob I. (b)	110,000
Martin, C. D.	100,000
Mathews, Dr. A. A.	56,000
Matthews, Dr. J. G.	100,000
Nelson, George	100,000
Oechsli, Harry E.	100,000
Paine, James L.	*166,000
Palmer, Alfred E.	50,000
Peyton, Harlan	69,000
Porter, R. B.	100,000
Powell, Clyde E.	56,000
Rusk, Dr. L. H.	50,000
Rutter, R. L.	100,000
Shadle, H. A.	*130,000
Shields, W. H.	50,000
Simons, E. J.	85,000
Smith, Dr. Carroll	110,000
Southerland, Dr. Jas.	75,500
Spencer, Tom	50,000
Sprowl, Dr. R. J.	100,000
Strahorn, Robert E.	80,000
Trunkey, H. D.	50,000
Twohy, D. W.	60,000
Ulrich, Wm. P.	50,000
Uncapher, Margaret	100,000
Welty, Dr. E. M.	50,000
Weyrauch, Paul H.	54,000
Whalen, J. E.	51,000
Wilson, George	50,000

*Includes business insurance.
†Business insurance.
(b) Also listed Louisville, Ill

TACOMA

Ashton, Jas. M.	100,000
Argue, Dr. Hiram S.	65,000
Baker, John S.	150,000
Beach, Dr. Robert H.	86,500
Berggren, Arthur W.	100,000
Buchanan, John C.	50,000
Carman, Jos. L.	265,750
Carman, Mrs. Joseph L.	50,000
Clapp, Mary	50,000
Clapp, Norton	50,000
Curran, C. E.	87,000
Demarest, Ernest W.	*325,000
Davis, Minot	135,000
Dempsey, John J.	50,000
Dickman, Ralph L.	*160,000
Dickson, Jas. G.	†150,000
Feist, Theodore	70,000
Fish, E. B.	100,000
Fogg, Frederick S.	100,000
Gabel, Jos. A.	†60,000
Gregory, James T.	50,000
Griffin, Fred'k L.	100,000
Griffith, N. H. C.	50,000
Griggs, E. G.	*225,000
Harmon, Fremont S.	100,000
Heidner, Hans	50,000
Hopper, Clarence G.	52,000
Howe, Dr. A. W.	93,500
Howe, William	55,000
Hurley, Charles B.	50,000
LaGasa, Dr. James	200,000
LaGasa, Mrs. Jas.	50,000
Long, Joe L.	118,000
Ludwig, Frederick A.	50,000
Ludwig, Dr. William H.	50,000
Martin, H. L.	50,000
Mattson, Dr. W. W.	90,000
McConnell, A. H.	50,000
McCormack, James	106,000
McCormack, R. L.	50,000
McCormick, Robt. A.	50,000
McCullough, Walter H.	50,000
Matthaei, Servie H.	50,000
Merrill, J. G.	50,000
Metzger, Frederic D.	50,000
Mueller, R. A.	115,000
Murphy, Dr. Thos. B.	100,000
Murray, Lowell T.	250,000
Nally, Marcus	57,000
Osgood, Geo. H.	75,000
Osgood, Geo. J. ...over	*200,000
Perkins, S. A.	550,000
Peterman, Gladys	50,000
Peterman, T. A.	†292,000
Reynolds, Earl C.	60,000
Reynolds, Ernest	60,000
Ripley, T. E.	*125,000
Scofield, George	50,000
Scott, D. C.	†60,000
Simpson, J. P.	50,000
Sizer, S. A.	70,000
Skansie, Michael	100,000
Stone, George H.	75,000
Sussman, Frank	100,000
Swan, David A.	72,000
Williamson, Geo. G.	50,000

*Includes business.
†Business insurance.

UNIONTOWN

Burg, Dr. W. A.	50,000
Button, Chas. A. ...over	50,000

VANCOUVER

Berry, Arthur G.	100,000
Du Bois, Wm. B. ...over	100,000
Lendinghaus, Frank W.	50,000

WALLA WALLA

Greta, Ben	300,000
Grote, Ben	350,000
Johannesson, Dr. C. J.	50,000
Kelley, J. G.	75,000
Lyons, John R.	75,000
Robinson, Lester L.	185,000
Valaer, Virgil	100,000

WENATCHEE

Classen, H. W.	61,000
Condon, Dr. R. T.	80,000
Coolidge, Ross	50,000
Dow, W. O.	55,000
Driver, O. E.	80,000
Ferguson, J. E.	60,000
Foster, M. S.	55,000
Gibbons, T. M.	70,000
Haskell, C. T.	78,000
Irwin, W. C.	70,000
Newbauer, N. I.	125,000
Patrick, Dr. J. F.	100,000
Ross, T. L.	61,000
Roth, A. L.	50,000
Scheble, P. F.	68,000
Taylor, Frank V.	115,000
Wade, J. M.	60,000

YAKIMA

Bell, Wm. A.	50,000
Cardiff, Ira D.	75,000
Coffin, H. Stanley	175,000
Congdon, Walter B.	330,000
Ditter, Phil	100,000
Dunnett, Alex	50,000
Hunter, A. Ray	80,000
London, James	50,000
Peterson, E. C.	51,000
Ragan, Ellis	50,000
Warren, Wheeler	110,000

YELM

Wolf, Homer L.	50,000

BUSINESS INSURANCE

HOQUIAM

Hoquiam Gen'l Hospital	50,000

OLYMPIA

Brenner, J. J. Oyster Co.	50,000
Springer Mill Co.	50,000
Olympia Knitting Mills, Inc.:	
Whiting Haven L.	65,000

SEATTLE

Bon Marche, The, Department Store:	
McDermott, Jos. P.	50,000
McDermott, Frank	50,000
Nordhoff, R. G.	50,000
Total	150,000
Farwest Lithograph Co.	60,000
Galbraith & Co.:	
Galbraith, Walter E.	175,000
General Fruit Corp.:	
Gallagher, James O.	300,000
General Package Mrg. Co.:	
Bausfield, Fayette	25,000
Hastert, F. W.	25,000
Total	50,000
Graves, O. C.	50,000
Lilly, Chas. H., & Co., Seeds, Grain, Flour:	
Chapman, H. P., V.-P.	25,000
Leckenby, F., V.-P.	25,000
Lilly, W. H., Treas.	50,000
Taylor, J. A., Auditor	25,000
Total	125,000
North Coast Electric Corporation:	
Byrne, Harry	50,000
Ryan Fruit Co.:	
Ryan, T. P., President	100,000

SPOKANE

Davenport Hotel Company, Hotel:	
Davenport, L. M.	60,000
Tull & Gibbs, Inc., Retail Furniture:	
Gibbs, F. D.	25,000
Hebbard, Charles	25,000
Hebbard, Guy	25,000
Total	75,000
Spokane Dry Goods Co., Wholesale and Retail Dry Goods:	
Paine, J. L.	100,000
Shadle, L. A.	130,000
Total	230,000

TACOMA

Carman Mfg. Co.:	
Carman, J. L.	50,000
Tibbitts, J. W., Sec.	25,000
Total	75,000
Defiance Lumber Co.	100,000
Dickman Lumber Co.:	
Dickman, Ralph L.	60,000
Griggs, C. W., Investment Co.:	
Griggs, Everett G.	100,000
Heidner & Grinnell, Inc.:	
Heidner, Hans	25,000
Henry Mill Tbr. Co.:	
Henry, W. Yale, and Buchanan, John F.	50,000
Mueller-Harkins Motor Co.	50,000
Pacific Mutual Door Co.:	
Gabel, Jos. A.	50,000
Pacific National Lumber Co., Lumber:	
Demarest, E. W., Pres.	175,000
Pacific States Lumber Co.:	
Dickson, Jos. G., Mgr.	150,000
Peterman Mfg. Co.:	
Peterman, T. A., Pres.	200,000
Stone-Fisher Co.	100,000
Wheeler, Osgood & Co.:	
Ripley, Theo. E.	50,000

YAKIMA

Gibson Bros. Livestock & Meat Business:	
Gibson, Charles A.	60,000
Gibson, E. S.	60,000
Gibson, O. D.	60,000
Total	180,000

WEST VIRGINIA

BECKLEY

File, Ashton	50,000
Minter, E. C.	100,000
Smith, Joseph L.	100,000
Stanley, W. A.	60,000
Tische, Dr. A. N.	50,000

BLUEFIELD

Biggs, H. W.	60,000
Blaydes, Dr. J. E.	60,000
Cole, W. J. ...about	200,000
Fenhtenberger, Lloyd D.	†50,000
Goodykoontz, Chas. H.	*850,000
Honaker, R. W.	434,000
Nelson, Dr. J. Toy	80,000
Reynolds, Dr. C. J.	60,000
Rogers, Dr. C. J.	60,000
Southerland, Fred'k	50,000

* Includes business insurance.
† Includes insurance.

I believe that every man should carry life insurance for the protection of his family and his estate. Especially is this true in the case of a married man who has a mortgage or deed of trust on his home.

In all cases where a worker has someone depending on him for a living, it is only fair to such dependent that the worker should provide by sure and safe means for the care of the dependent. Such provision is found in life insurance.

Payments can be provided which will best take care of the needs of the insured's beneficiary. And, further, life insurance is paid for in yearly, or other lesser, installments, so it is within the reach of every man earning a living wage.

Very truly yours,
WM. G. CONLEY,
Ex-Governor of West Virginia.

CAMERON

Patterson, Guy B.	100,000
Pipes, Herman P.	67,733

CHARLESTON

Ashton, Prentice	*130,000
Bannister, J. H.	110,000
Barnes, Arnold A.	80,000
Bartlett, B. B.	50,000
Bartlett, O. J.	50,000
Bear, F. D.	125,000
Bek, H. E.	*127,000
Bell, F. R.	81,000
Blue, F. O.	65,000
Blundon, M.	75,000
Boiarsky, Abe	150,000
Brightwell, Henry P.	50,000
Capito, H. C.	50,000
Carder, Dr. Joe	50,000
Chilton, Mrs. Nannie	100,000
Cobb, J. E.	*107,768
Coyle, G. F.	*160,000
Crane, J. T.	75,000
Dana, John S.	205,000
Davidson, Mrs. John	50,000
Davis, H. G.	250,000
Davis, Jr., M. T.	50,000
Davis, W. H.	250,000
Dickinson, J. L.	500,000
Dillon, M. L.	50,000
Early, Carl	100,000
Everett, H. D.	250,000
Fletcher, W. R.	50,000
Galleger, D. C.	155,000
Garred, Dr. Herbert W. D.	213,000
Gary, W. B.	60,000
Gastineau, L. D.	80,000
Gore, Howard M. (a)	50,000
Grady, W. F.	*180,000
Hall, Thomas	52,000
Hapgood, Roswell T.	115,000
Hardy, W. C.	100,000
Jackson, T. C.	185,000
Johnstone, F. W.	125,000
Jones, H. E.	50,000
Kearse, T. L.	80,000
Kincaid, Harry B.	52,000
Kleeman, Henry	50,000
Kleeman, S. M.	65,000
Koch, M. H.	110,000
Koontz, P. D.	100,000
Koontz, A. B.	175,000
Kyle, R. H.	*156,000
Laing, A. W.	450,000
Laing, John	750,000
Lea, A. H.	65,000
Lewis, H. B.	*51,000
Littlepage, Mrs. Madge	50,000
Martin, David Wallace	53,000
Martin, James	205,000
Massey, L. C.	50,000
Mathews, H.	105,000
Mathews, M. R.	65,000
Matthews, D. E.	65,000
May, Phil	127,000
McMillion, W. A.	100,000
Middleburg, C. A.	65,000
Morgan, C. R.	*85,000
Moore, W. C. B.	75,000
Morton, D. H.	255,000
Morton, R. Kemp	100,000
Nichol, Thomas	57,000
Oldell, Dr. W. H.	65,000
Older, O. O.	75,000
Parrish, R. B.	52,000
Parsons, John	150,000
Payne, Charles K.	65,000
Payne, O. F.	50,000
Peck, C. B.	100,000
Peeples, Henderson L.	400,000
Pile, F. K.	100,000
Pippen, C. Warden	60,000
Pitcher, A. M.	140,000
Point, Dr. W. W.	150,000
Pribble, Margaret	175,000
Price, C. L.	125,000
Pugh, H. R.	*287,000
Roberts, Dr. J.	65,000
Rummel, H. D.	500,000
Savage, S. C.	80,000
Savage, W. L.	75,000
Sayre, I. G.	80,000
Shepherd, Dr. Walton S.	95,000
Shorblun, Dr. E.	75,000
Silverstein, Harry	125,000
Silverton, Sam	65,000
Smallridge, H. H.	50,000
Smith, Sr., Harrison B.	250,000
Smith, Jr., Harrison B.	160,000
Spilman, R. B.	120,000
Sterwet, C. H.	50,000
Walker, Dr. R. M.	150,000
Ward, C. E.	100,000
Ward, H. M.	100,000
Wehrle, H. L.	115,000
Wick, J. H.	50,000
Wood, Walter	125,000
Woodrum, C. C.	50,000
Woolf, R. R.	50,000
Young, C. B.	65,000

* Includes business.
(a) Also listed Clarksburg.

CHARLES TOWN

Burns, Marshall	60,000
De Lorenzo, N.	50,000
Harrison, Mrs. A. McC.	60,000
Theodore, Max	50,000
Viener, Hyman ...over	190,000

CLARKSBURG

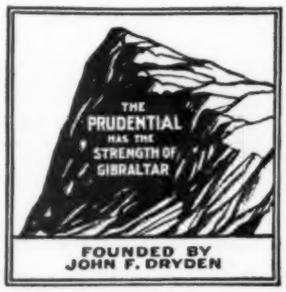
Allen, Wayne F.	60,000
Bish, F. G.	*78,000
Britt, Benj. R.	66,000
Bromley, D. S.	177,257
Burka, Fred	50,000
Byers, Lee	60,000
Campbell, Lawrence W.	60,000
Carmichael, Floyd	50,000
Carskadon, J. M.	200,000
Cherry, Dr. S. L.	75,000
Coston, I. J.	102,500
Davis, Dr. D. B.	50,000
Deison, E. B.	60,000
Duncan, George L.	171,000
Esker, Dr. Harry H.	100,000
Finly, Geo. A.	100,000
Franz, David B.	55,000
Gaylord, F. C.	53,000
Gocke, Dr. W. T.	66,500
Goff, Nathan	150,000
Gore, Howard M. (a)	50,000
Hart, Chas. H.	107,000
Haynes, Dr. H. H.	130,000
Hornor, Boyd E.	50,000

This Is Evidence

Those who doubt the great value of adequate life insurance protection should find this book convincing proof that they are mistaken.

Some of the most astute business and professional men of the Nation are numbered among these Prominent Patrons.

They recognize the security such protection provides for their dependents.



The Prudential
Insurance Company of America

EDWARD D. DUFFIELD, *President*

Home Office, Newark, New Jersey

Hornor, J. Lee	56,000
Hornor, Vance L.	100,000
Jarvis, Hugh	100,000
Johnson, Charles B.	54,000
Johnson, Louis A.	152,000
Keeley, John P.	65,000
Kersting, E. J.	70,000
Langfitt, Dr. F. V.	100,000
Law, O. T.	52,000
Long, J. Edgar	225,000
Louchery, Charles W.	55,000
Lynch, Dr. R. V.	51,000
McCue, Anthony F.	*204,000
McNicol, Jr., D. E.	65,000
McNicol, Hugh L. about	*435,000
Morris, C. Burke	53,000
Nutter, Dr. R. J.	95,000
Parsons, Arthur	54,000
Potter, Dorsey R.	125,000
Romine, J. Ransel	76,000
Shingleton, P. D.	50,000
Sine, W. M. B.	385,000
Skidmore, Edwin H.	50,000
Sloan, Dr. H. E.	100,000
Smith, Harvey	65,000
Smith, Jno. B.	50,000
Smith, S. A.	50,000
Souders, Lloyd P.	130,000
Spelsberg, Sr., Albert	203,000
Spelsberg, Jr., Albert	82,000
Spelsberg, Charles	50,000
Spelsberg, Hugo E.	*98,000
Spelsburg, Dr. W. W.	60,000
Stathers, Birk S.	100,000
Stathers, Wm. G.	75,000
Sturtevant, A. C.	58,000
Swiger, Ira T.	65,000
Theodorou, Chas. G.	50,000
Toompas, Edw. K.	80,000
Williams, Geo. A.	160,000
Willison, T. Blair	70,000
Wilson, Dr. J. E.	62,000
West, Olandus	100,000
Whittaker, A. B.	*125,000
Wyatt, John B.	50,000
Wysong, W. Scott	52,500

(a) Also listed Charleston.

DUNBAR

Payne, J. M.	*199,500

*Includes business insurance.

ELIZABETH

Roberts, George W.	75,000

ELKINS

Brody, A. Spates	109,000
Snecdego, W. N.	62,000

FAIRMONT

Burnett, Dr. H. W.	90,000
Clark, Harry B.	50,000
Clark, Jr., John A.	50,000
Collins, James C.	65,000
Fanus, Bruce H.	80,000
Fleming, Jr., Brooks	100,000
Hall, S. S.	60,000
Haymond, Frank C. over	100,000
Himelick, O. H.	90,000
Hite, R. M. about	150,000
Hutchinson, Brooks S.	75,000
Mitchell, M. B. over	50,000
Morris, Tusea over	100,000
Neil, Dr. C. H.	50,000
Shaw, Harry	65,000
Shaw, Victor	50,000
Smallwood, William T.	80,000
Smith, C. E.	110,000
Staggers, H. H.	50,000
Watson, C. W.	512,000
Watson, George T.	75,000
Watson, Jr., J. E.	100,000
Watson, James O.	75,000
Watson, Robert L. over	100,000
Watson, S. Z.	150,000
Watson, Miss Sue	100,000

FAYETTEVILLE

Abbott, A. B.	50,000
Gaines, L. E.	100,000
Holt, Homer A.	50,655
Mahon, C. E.	50,000

GRAFTON

Morgan, Wm. P.	50,000
Peck, Dr. Dorsey C.	50,000

HINTON

Cooper, Dr. O. O.	63,000
Fredeking, W. T.	200,000
Van Saut, Dr. W. L.	50,000

HUNTINGTON

Adams, E. J.	100,000
Armstrong, R. H.	100,000
Beckner, C. W.	*264,000
Bickel, R. A.	66,000
Biederman, Max about	75,000
Biern, Samuel	200,000
Beisal, A. R.	140,000
Bloss, Dr. James R.	100,000
Burns, B. B.	100,000
Diddle, David S.	*134,000
Frankel, Abe	*385,000
Gideon, Dave	305,000
Gohen, C. M.	75,000
Greenstein, Harry	52,000
Hager, S. P.	200,000
Hardy, Paul	*450,000
Harvey, H. H.	200,000
Hatfield, Dr. H. D.	50,000
Hawie, William J.	100,000
Hewitt, A. M.	200,000
Holton, Dan H.	300,000
Hutchinson, Charles W.	65,000
Livezey, Fred	100,000
Mahan, E. K.	100,000
Matheny, David about	60,000
Nelson, C. Paul	195,000
Perry, Bruce	125,000
Perry, Samuel	300,000
Pixler, Roy L.	54,500
Raaw, John	100,000
Robison, H. G.	75,000
Scherr, Harry about	150,000
Schoew, F. L.	200,000
Schonthal, Dez	1,000,000
Sinclair, James	58,000
Smith, R. R.	500,000
Stark, Henry J.	100,000
Taylor, H. C.	100,000
Thornberg, E. H.	200,000
Vest, J. M.	100,000
Wilkinson, Dr. R. J.	100,000
Wilson, C. R.	75,000
Wilson, Joseph L.	108,000

*Includes business insurance.

MORGANTOWN

Brown, J. M.	60,000
Christopher, F. E.	77,500
Cokely, H. R.	80,000
Communtzis, George P.	50,000
Davis, R. M. about	100,000
De Lyn, Isaac	75,000
De Lyn, Max	82,000
Emerson, Walter about	75,000
John, Dr. B. C.	50,000
Shiver, F. C.	50,000
Stansbury, H. A.	150,000
Stowt, Dr. B. M.	78,000
Talbott, Dr. S. F.	70,000
Thorn, Charles P.	50,000
Warman, Elton about	90,000
Wilbourn, R. A.	50,000

MOUNDSVILLE

Dalzell, W. F.	150,000
Roe, C. B.	150,000

MT. HOPE

Gray, W. R.	70,000
Hodges, Dr. Geo. G.	100,000

NEW MARTINSVILLE

Hawkins, H. C.	60,000

OAK HILL

Baley, Mrs. Grace	50,000
Baley, L. W.	58,000
Hill, William R.	60,000

PARKERSBURG

Anderson, George O. over	100,000
Berren, Max over	50,000
Crawford, David B.	820,772
Crawford, Harold	75,000
Crawford, John, M.	500,000
Dils, Henry H.	50,000
Dils, Sam over	100,000
Donovan, Hugh over	100,000
Donovan, Robert over	75,000
Ford, Clarence L.	100,000
Garrity, Thomas J.	50,000
Grogan, W. G.	75,000
Harris, Dr. Thomas over	50,000
Hawkins, O. J.	50,000
Hiteshew, C. T. about	75,000
Lockhart, H. J.	175,000
McCluer, James E.	75,000
McKinney, William A. over	50,000
Miller, Blaine M. over	50,000
Miller, B. W. about	*75,000
O'Connor, Fergus C.	*184,000
Plate, Blair over	50,000
Randolph, J. H. over	75,000
Roberts, R. C.	50,000
Roberts, Ray C.	75,000
Smoot, Charles S.	150,000
Stern, Joseph over	50,000
Stone, Dr. M. R. over	50,000
Stork, Louis over	100,000
Stratton, Harold	*75,000
Trout, H. C.	50,000
Upham, David	50,000

*Includes business insurance.

PENNSBORO

Bradford, Bert	55,000

PHILIPPI

Myers, Dr. Karl J.	62,000

PRINCETON

Hale, E. W.	80,000
Lilly, J. H.	*78,000
Lynch, S. A.	60,000
Pendleton, W. D.	50,000
Rangley, S. N.	100,000
Thorn, E. M. about	50,000

*Includes business insurance.

SALEM

Trainer, Edward J.	120,000

SISTERSVILLE

Durham, E. Arthur	100,000
Kimball, Charles N.	105,000
Neuenschwander, Miss Martha T.	50,000
Neuenschwander, Mrs. Maud T.	50,000
Neuenschwander, Paul W.	100,000
Neuenschwander, Robert T.	50,000
Sugden, Walter	60,000

SPENCER

McIntosh, Frederick F., Jr.	50,000
Vandale, Fred E.	100,000

WHEELING

Allen, Wilbur M.	90,000
Arbenz, John P.	71,694
Baron, George W.	50,000
Basle, George	50,000
Becker, Harold D.	50,000
Behrens, H. F. about	250,000
Bippus, Dr. Edw. S.	50,000
Bloch, Harold S.	100,000
Bloch, Jesse A.	200,000
Bloch, Thomas M.	50,000
Bowie, Robert E.	74,000
Boyd, Robt. Lee	150,000
Braddock, William J.	100,000
Branum, Clemens A.	56,000
Burt, A. D. Allen	250,000
Caldwell, Dr. J. R.	105,000
Clifford, Arthur K.	50,000
Costanzo, Frank	85,000
Damadian, H. K.	50,000
Doepken, Albert	115,000
Drinkard, Dr. R. U.	119,000
Engstrom & Wynn	50,000
Etz, Harold O.	50,000
Fawcett, Dr. Ivan	75,000
Frankston, William J.	50,000
Front, Peter	50,000
Front, Sigmund S.	50,000

We Have Openings

For aggressive District Managers in Maryland, West Virginia, Ohio, Michigan, Indiana and Illinois, paying liberal first year commissions and vested renewals.

Inquiries are invited from men of character desirous of building a successful District Agency with a strong Mid-Western Mutual Legal Reserve company.

Our policies consist of a wide range of low cost participating contracts, designed to meet today's economic conditions. We also have attractive Annuities and Juvenile policies.

For complete particulars write
Agency Department

GUARANTEE MUTUAL LIFE COMPANY
ORGANIZED 1901
OMAHA, NEBR.

Assets Exceeding $16,500,000.00

Insurance Investment —Unparalleled

In its combination of protection plus profitable investment, life insurance has no parallel among the business forces contributing to the structure of our country—social and financial. It is one of the outstanding professions of the day. Because of its high ideals, faithfully observed and practiced, it has the confidence of the public.

Since its beginning the Peoples Life Insurance Company has faithfully observed and practiced the high ideals of the Institution of Life Insurance and will continue to do so. Figures of the past years are proof of the uncompromising standards of business honesty practiced by the management of the company, of their unselfish desire to be of service.

The Peoples Life, sturdy as the oak, stands ever ready and able to continue its function of protection.

PEOPLES LIFE INSURANCE COMPANY

"The Friendly Company"

FRANKFORT INDIANA

Opportunities Afforded To Men of Ability

THE COLONIAL LIFE INSURANCE CO.

OF AMERICA

Home Office: Jersey City, New Jersey.
Operating in New Jersey, New York, Pennsylvania and Connecticut.

37 YEARS

Of Continuous Satisfactory Service to the Public

"—A Good Company to Represent—

—Represent A Good Company—"

Industrial Policies from Birth to Age Sixty
Ordinary Policies from Age Ten to Age Sixty

The United States Life Insurance Co.

In the City of New York

Organized 1850

Non-Participating Policies Only

Over 84 Years of Service to Policyholders

Good Territory for personal producers, under direct contract.

HOME OFFICE

156 Fifth Avenue New York City

30 years of

never faltering service
to agents makes the
Guaranty Life outstanding
as an agents' company

modern, liberal policy contracts,
a strong financial foundation,
experienced, sincere management
are yours when you represent
this sound, progressive company

LEE J. DOUGHERTY, *President*

Guaranty Life Insurance Co.

DAVENPORT, IOWA

Low Cost Policies for Protection

Retirement Income Endowments
Par and Non Par
Age 0 to 65

A POLICY FOR EVERY NEED

A General Agent's Contract that rewards successful performance
Desirable territory available

PHILADELPHIA LIFE INSURANCE COMPANY
111 North Broad Street Philadelphia, Pa.

Fulton, Dr. W. S.	200,000
Gilleland, A. James	71,000
Glass, Alex	200,000
Good, L. S. & Co.	100,000
Good, Samuel L.	200,000
Good, Sidney S.	200,000
Gutman, D. Milton	150,000
Hazlett, H. C.	250,000
Hazlett, Robert	50,000
Hoge, Ernest K.	75,000
Holloway, Joseph D.	100,000
Holloway, William W.	150,000
Horkheimer, Bernard S.	50,000
Horkheimer, Louis	70,000
Hugus, Wright	103,000
Irvine, Russell D.	50,000
Jackson, Francis A.	52,000
Jackson, C E. ....*over	100,000
Jefferson. Joseph S.	75,000
Johnson, J. W.	60,000
Jones, J. Summer	200,000
Kenedy, Geo. B.	50,000
Kepner, Carl J.	75,000
Kepner, Wade H.	100,000
Kiger, F. A.	65,000
King, Austin L.	175,000
King, Fred M.	500,000
Kinucan, Madelyn Weiss	75,000
Kirkland, J. L.	50,000
Laughlin, S. O.	60,000
Laupp, Hugo E.	100,000
Law, Clyde O.	150,000
Marshall, R. W.	100,000
McFarland, A. J.	100,000
McGregor, Irvine & Anderson	60,000
McNash, J. Harrison	*125,000
Metzner, Arch L.	85,000
Montgomery, J. Earl	80,000
Naylor, Joseph R.	50,000
Neudoerter, John L.	65,000
Norton, George W.	50,000
Norton, S. P.	50,000
Ogden, H. C. .....over	500,000
Paull, Arch A.	60,000
Paul, Lee C.	100,000
Paxton, A. B.	115,000
Phillips, Dr. Edwin M.	100,000
Phillips, Dr. Howard T.	75,000
Quimly, Dr. William A.	51,000
Reass, Joseph H., Jr.	100,000
Reed, Carroll W.	138,500
Reed, Dr. Robt. J.	50,000
Reichart, Sydney S.	50,000
Rizor, O. J. .....over	50,000
Rogers, D. Earl	106,000
Rogers, George J.	100,000
Runner, Earle I.	50,000
Schenerlien, John O.	50,000
Schenk, Albert F.	260,000
Schenk, Harold L.	125,000
Schenk, William E.	60,000
Schmidt, A. E.	50,000
Seabright, Bruce H.	105,000
Sentlinger, Jr., Jacob	75,000
Sonneborn, Charles L.	250,000
Sonneborn, H. M.	125,000
Spears, Harry F.	*100,000
Spiedel, Jess W.	100,000
Spurr, A. Clinton	50,000
Stifel, A. C.	250,000
Stifel, E. W.	75,000
Stifel, Jr., Edward W.	80,000
Stifel, Henry G.	300,000
Swalm, Phaon H.	65,000
Sweeney, T. B.	200,000
Thornton, John T.	50,000
Tomlinson, Mrs. Jessie	100,000
Vance, H. E.	100,000
Varivazanos, Chris	110,000
Weiss, W. E.	625,000
Whitaker, A. C.	250,000
Whitaker, H. C.	50,000
Wood, Austin V.	50,000

*Includes business insurance.

WILLIAMSTOWN

Fenton, Frank ...about	200,000

*Includes business insurance.

BUSINESS INSURANCE

ANSTED

Croft & Evans	40,000

CHARLESTON

Charleston Brick Co.	50,000
Charleston Gazette	50,000
Charleston Lumber Co.	100,000
Charleston Nugrape Co.	22,000
Coyle & Richardson	40,000
Jarrett Printing Co.	80,000
Kanawha Realty Co.:	
Lewis, H. B.	25,000
MacAlpin Coal Co.	50,000
Patterson Bell & Crane	35,000
Pugh Furniture Co.:	
Pugh, H. R.	50,000
Purity Baking Company	150,000

In response to your communication of Aug. 2 requesting my statement of views on life insurance, I wish to say that I am heartily in favor of the principles of life insurance. It encourages thrift and it provides a means for insuring against suffering and want in one's old age. In addition to all this, the provision it makes for the care of one's dependents after his death alone justifies its existence as an institution.

A. G. SCHMEDEMAN,
Governor of Wisconsin.

Smokeless Fuel Co.	100,000
Triple State Electric Co.:	
Bek, H. E.	25,000

CHARLES TOWN

Halltown Paper Board Co.:	
Nelson, Phillip, Mgr.	50,000

CLARKSBURG

Adamston Flat Glass Co.:	
Sine, W. M. B.	50,000
Appaline Oil Co.:	
F. C. Bish	15,000
Bldrs. Supply & Equip. Co.:	
McEnteer, F. D.	100,000
Clarksburg Fur. Mfg. Co.:	
Rogers, Wm.	25,000
Empire Laundry Co.:	
Coston, I. J.	70,000
Luten Bridge Co.:	
Whittaker, A. B.	50,000
The D. E. McNicol Pattern Co. of W. Va.:	
McNicol, Hugh L., Pres.	20,000

DUNBAR

Appalachian Electric Power Co.	400,000

HUNTINGTON

Capitol Furniture Co.:	
Brownstein, Harry	75,000
Kraft, Louis	75,000
Total	150,000

MORGANTOWN

Capital Farm Co.:	
Brownstein, Harry	75,000
Kraft, Louis	75,000
Total	150,000
Moore-Texas Oil Co.:	
Moore, Noah	25,000

PARKERSBURG

The Constitution Stone Co.:	
O'Connor, Fergus C., Pres. & Treas.	45,000
Continental Oil & Gas Co.:	
McDonough, P. J.	100,000

PRINCETON

Lilly Land Co., Inc.:	
Lilly, J. H., Pres. & Gen. Mgr.	25,000

SPENCER

McKnown Hotel Co.	25,000

WHEELING

Browne, Jr., Robert M. Corp.	50,000
Chelsea China Company	50,000
Hicks & Hoge Dry Goods Company:	
Maxwell, Geo. D.	50,000
Jackson, C. E. Corp.	50,000
Kalbitzer Packing Co.	50,000
McNash, J. H., Corp.	500,000

I wish to say that I heartily recommend life insurance as a means of protection and investment.

The head of a family who provides for his family through the medium of life insurance is indeed a good business man. It is difficult for the ordinary everyday head of a family to lay away anything for the future welfare of his loved ones in case he is not here to provide for them. By placing a nominal amount in life insurance each month, this protection can be assured those remaining; in other words, it is practically the only way most of us have of leaving any substantial amount for the care of our families. From an investment point of view, there are any number of desirable plans now available to those who wish to put something away for old age.

LESLIE A. MILLER,
Governor of Wyoming.

News Publishing Company, Newspapers:	
Ogden, H. C.	50,000
Spears, Harry F. Corp.	150,000
Warwick China Co.	50,000

WISCONSIN

ADELL

Saemann, Noah..about	50,000

ASHLAND

Bardon, Thomas	75,000

EAU CLAIRE

Arnold, E. A.	75,000
Arnold, L. G.	*91,000
Brice, Orland G.	50,000
Cook, Dr. F. S.	150,000
Davis, S. R.	*630,000
Davis, W. L.	60,000
Fleming, T. F.	60,000
Harris, J. H.	65,000
Hays, Dr. Edward	54,000
Keith, Alex J.	65,000
Keith, Thomas B.	92,000
Kelly, F. Paul,	50,000
Kelly, W. S.	116,000
Mason, Dr. E. L.	50,000
McGiveran, Ben. S.	67,000
Moon, C. D.	66,000
Moon, S. G.	94,000
Ziegler, Dr. J. E. B.	100,000

*Includes business insurance.

GREEN BAY

Bucholtz, F. R.	52,000
Calliaris, A.	60,000
Cobb, F. L.	100,000
Joannes, T.	75,000
Minehan, Dr.	65,000
Murphy, Albert M.	219,000
Neadeau, Dr.	150,000

HUDSON

Nagel, Emil	50,000
Schultz, Alfred	50,000

LA CROSSE

Arenz, Albert	100,000
Dahl, Harry J.	225,000
Gelatt, P. N. ...about	1,000,000
Gund, Henry.....about	50,000
Hirsheimer, H. J.	*70,000
Withee, W. W.	64,000

*Includes business insurance.

MADISON

Aberg, W. P. B.	50,000
Brendenburg, F. S..over	50,000
Brockhausen, Herbert	50,000
Burgess, C. F.	150,000
Coleman, Joseph	100,000
Coleman, Thomas	100,000
Cooksey, Dr. R. T.	*125,000
Crowley, Leo T.	1,000,000
Davis, Dr. Jas...over	50,000
Dean, Dr. J. P.	125,000
Fleury, L. C.	125,000
Fox, Neil	50,000
Frank, Dr. Glen	250,000
Gardner, Louis	250,000
Hartt, J. Sam	50,000
Hefty, Thomas R.	200,000
Hyslop, V. B.	50,000
Jackson, Dr. Jas...over	50,000
Jackson, Dr. Reginald over	50,000
Jackson, Dr. Arnold over	50,000
Jacobs, K. W.	125,000
Johnson, Hobart S.	100,000
Johnson, Maurice Q.	100,000
Kessnick, Carl	60,000
Kessnick, Harry	50,000
Koen, R. M.	50,000
Kraniak, J. J. ....about	55,000
Neff, Dr. E. E. ..over	50,000
Nesbit, Dr. W. M.	148,000
Quast, Richard F.	66,000
Reinfried, Dr. C. E.	53,000
Rennebohn, Oscar.over	50,000
Schmitt, Dr. Irwin	225,000
Schneiders, Dr. E. F.	100,000
Simon, Emanuel	100,000
Simon, Jay	100,000
Stephenson, R. C.	53,000
Stroud, R. M.	65,000
Sumer, Professor	50,000
Tormay, Dr. Tom.over	50,000
Tormay, Dr. Al...over	50,000
Towell, Arthur J.	55,000
Van Sant, F. A.	50,000
Weston, Ruth J.	75,000
Wingert, Emmet	60,000
Young, Edw. J.	*1,000,000

*Includes Business Insurance

MILWAUKEE

Adler, Em. D.	105,000
Adler, Samuel	100,000
Albright, Dr. C. E.	675,000
Allis, Louis.	250,000
Altemeier, E. P. ..over	50,000
Bach, Alois A.	50,000
Bach, Edward J.	50,000
Bach, James A.	68,000
Bacon, F. R.	250,000
Baker, H. H.	125,000
Banzlaf, Henry L.	50,000
Barry, Peter F.	104,000
Blakeney, George	100,000
Booth, Walter	1,050,000
Brachman, Oscar	60,000
Burns, B. K.	100,000
Dalton, Ray J. M. D.	135,000
Elsas, Ludwig	150,000
Ernest, Edw. A.	100,000
Ernst, Theo.	60,000
Espenhain, Frank K.	140,000
Esschweiler, Alex	50,000
Falk, C. S.	250,000
Falk, Harold	500,000
Falk, Herman	300,000
Falk, Otto H.	100,000
Feerick, W. C.	100,000
Finkler, Adolph	150,000
Frantz, John R.	100,000
Freschl, Max .....over	100,000
Friend, Robert	250,000
Froetert, Kurt	*2,000,000
Fuller, Clyde	350,000
Fuller, Henry C.	135,000
Fuller, Oliver C.	50,000
Gardner, Herman	1,000,000
Gill, Thomas H.	100,000
Gilpatrick, Irving	75,000
Gold, Walter L.	250,000
Grant Harry J.	*890,000
Grauman, Jacob S.	120,000
Greene, Hilbard S.	163,000
Greenwald, Oscar	75,000
Gross, Philip	250,000
Heibronner, L.	100,000
Helmholz, August C.	150,000
Helmholz, Waldemar	50,000
Herbst, S. C.	80,000
Herrick, Frederick	100,000
Hess, Robert A...about	135,000
Jacobs, Jr., Kenneth W.	110,000
Joys, Carl C., Jr.	150,000
Kachel, W. F.	*175,000
Kalvelage, J. B.	50,000
Kasik, Charles	400,000
Kasten, Walter	*1,200,000
Kearney, E. J.	150,000
Kieckhefer, J. W.	1,000,000
Kootz, Arthur	500,000
Kopmeier, Gerhard	75,000
Kopmeier, W. S. J.	250,000
Koss, Herman T.	56,000
Kuehn, N. L.	*60,000
Le Noir, E. E.	100,000
Levy, Leo N.	50,000
Lindeman, A. J.	165,000
Linderman, Charles	60,000
Lorenz, Ira	100,000
Mann, Frank J.	50,000
Mayer, A. J.	*175,000
Mayer, Fred J.	*144,000
Mayer, George P.	*271,000
Middleton, Wm. C.	50,000
Mielenz, Albert E.	50,000
Miller, Carl	100,000
Moody, C. W.	125,000
Mueller, Dr. G. F.	60,000
Mueller, L. J.	100,000
Newman, M. D...about	75,000
Nickoll, Benj. E.	440,000
Osborn, Wm. H.	65,000
Ott, Emil H.	200,000
Pabst, Frederick	1,000,000
Pabst, Mrs. Ida C.	1,000,000
Paeschke, Chas. A.	115,000
Phillip, Cyrus	100,000
Plankington, Jr., Wm. W.	350,000
Poss, Benjamin	50,000
Pritzlaff, Fred	250,000
Read, Ray	100,000
Reel, Herman....about	*200,000
Reisinger, Rob't R. over	700,000
Rhyan, Hillis C.	100,000
Ruez, George F.	55,000
Saltzstein, A. L.	225,000
Schandein, E. H. P.	50,000
Schlesinger, A. A..over	1,000,000
Schlesinger, H. J...over	500,000
Schroder, Geo. H.	†100,000

◄ FORWARD! ►

FIRST AMONG ALL IN 1933

AMONG MORE THAN THREE HUNDRED COMPANIES IN THE UNITED STATES AND CANADA—

THE NATIONAL RANKS—

FIRST—On increase in Industrial Insurance in force for 1933.

FIRST—On increase in Ordinary Insurance in force for 1933.

FIFTH—On total number of policies in force.

SEVENTH—On total Industrial Insurance in force.

ELEVENTH—On new Life Insurance written during 1933.

•

GROWING GREATER EVERY DAY

GROWTH FIRST SIX MONTHS, 1934, ALMOST FOUR TIMES THAT FOR FIRST SIX MONTHS, 1933

HERE ARE THE COMPARATIVE FIGURES NEW PAID BUSINESS

	First-Six Months 1934	First Six Months 1933
Industrial	$73,477,698.00	$59,516,118.00
Ordinary	29,052,054.00	16,722,657.00
Total	$102,529,752.00	$76,238,775.00

INCREASE IN INSURANCE IN FORCE

	First-Six Months 1934	First Six Months 1933
Industrial	$22,214,000.00	$ 7,866,815.00
Ordinary	15,397,780.00	2,525,409.00
Total	$37,611,780.00	$10,392,224.00

The spirit of the Shield Company is FORWARD—Forward, whatever may oppose. Forward, by all means that are fair, by all competitive measures that are ethical and just, by every advantage that Shield policies and the history of the Shield Company give. FORWARD—giving to all others their just due, but first giving the Shield Company its just due. FORWARD, to service and success.

FORWARD is our slogan, not as a command to Shield Men to go, but an appeal to follow. The Shield Company LEADS to success with high ideals. We are jealous of the fair name earned by those of the field and home office. For a third of a century we have successfully striven to make Shield service an increasing blessing to policyholders and public. We now Shield Millions and press on to Shielding Millions more.

THE NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY INCORPORATED SHIELDS YOU

SHIELDING MILLIONS—
ARE WE SHIELDING
YOU
?

The National Life and Accident Insurance Company, Inc.

HOME OFFICE: NATIONAL BUILDING, NASHVILLE, TENN.

Tune in on WSM

Schroeder, Walter	*1,485,500
Siesel, S. M.	*300,000
Smith, Irving R.	*400,000
Smith, L. R.	4,600,000
Smith, Ray	100,000
Stark, Robt. J.	200,000
Stern, Jacob	50,000
Stern, Maj. P. J.	about *50,000
Stern, Walter	185,000
Stratton, Harold M.	700,000
Strohmeyer, Geo. H.	100,000
Strohmeyer, Wm.	50,000
Swartzburg, Edw. H.	50,000
Treker, Theo.	200,000
Uhrig, Alex B.	796,250
Uihlein, Alfred	about 700,000
Uihlein, George	150,000
Uihlein, Herbert	100,000
Uihlein, Herman A.	150,000
Uihlein, Joseph E.	450,000
Uihlein, Robert	800,000
Uihlein, William	100,000
Uihlein, Wm. B.	500,000
Vermillion, Gifford T.	300,000
Vogel, Fred'k W.	265,000
Webster, L. A.	75,000
Weinbrenner, A. H.	200,000
Weyenberg, Frank L.	*770,000
Whitcomb, H. F.	100,000
Wollaeger, Franz	100,000
Wurster, E. G.	100,000

* Includes business insurance.
† Business insurance.

OSHKOSH

Challoner, Frank	200,000
Challoner, Geo.	150,000
Foster, Carlton	285,000
Glatz, John E.	200,000
Maxiy, Earl W.	100,000
McComb, A. C.	100,000
Pollack, Wm. E.	500,000
Soper, Foster	100,000
Wyman, Earl W.	100,000

PLYMOUTH

Dow, E. C.	about 50,000

RACINE

Averill, D. M.	125,000
Bate, J. W.	62,000
Batten, P. H.	250,000
Benstead, H. M.	100,000
Brannum, J. H.	50,000
Brannum, Jr., J. H.	50,000
Clark, Wm. R.	50,000
Constantine, Dr. C. E.	50,000
Donaldson, L. M.	50,000
Eisendrath, D. B.	over 400,000
Fazen, L. E.	75,000
Gittings, W. L.	75,000
Guilbert, G. M.	50,000
Harlick, A. J.	over 50,000
Helber, W. B.	50,000
Janechy, A. R.	50,000
Johnson, H. F.	200,000
Johnson, Theo.	75,000
Jones, G. G.	50,000
Keefe, H. S.	50,000
Kurten, R. M.	50,000
Lowe, S. E.	125,000
McCaughey, W. F.	50,000
Miller, Walton H.	50,000
Modine, A. B.	250,000
Oster, John	50,000
Peck, Calvin	50,000
Peil, Leo A.	100,000
Peterson, Dr. R. O.	50,000
Pfeiffer, Dr. A. S.	over 100,000
Pugh, W. H.	50,000
Schaefer, M.D., C. O.	50,000
Spencer, R. A.	50,000
Starbuck, F. R.	125,000
Vance, L. T.	50,000
Voight, E. G.	50,000
Walker, Warren	50,000
Weyland, G. C.	100,000
Wright, Clarence	75,000
Zahn, Edward	50,000
Zahn, Russel V.	50,000

* Includes business insurance.

SHEBOYGAN

Johlen, August	70,000
Pfeiler, Dr. A.	57,000

WHITE WATER

Coxe, Jas. C.	about 50,000

BUSINESS INSURANCE

EAU CLAIRE

Arnold, L. G., Inc.:	
Arnold, L. G.	50,000
Dells Paper & Pulp Co.:	
Davis, S. R.	250,000
Eau Claire Creamery Co.:	
Speirs, Guy, Mgr.	20,000
Linderman Box & Veneer Co., Box Hooks:	
Wilcox, P. J.	20,000

GREEN BAY

Hoberg, John C. (8 members)	80,000

LA CROSSE

Arenz Shoe Co.:	
Arenz, A. N.	40,000
La Crosse Plow Co., Mfrs. of Implements:	
Hirsheimer, H. J.	25,000
Hirsheimer, L. C.	25,000
Total	50,000
La Crosse Refining Co.	
Michel, Carl F.	100,000

MADISON

Bernard Timber & Logging Co.	300,000
Foster Creek Lumber & Timber Co.	300,000
Young & Co.:	
Young, Edw. J.	1,180,000

MARSHFIELD

Parkin Ice Cream Co.:	
Parkin, W. L.	100,000

MILWAUKEE

Atlas Bread Factory, Wholesale Bread Bakers:	
Stern, Major P. J.	50,000
Booth, Walter, Shoe Co.:	
Booth, Walter	750,000
Kasten, Walter	1,000,000
Total	1,750,000
Driscoll Tanning Co.:	
Boulton, Harry B.	100,000
Schroeder, Geo. H.	100,000
Total	200,000
Filer-Stowell Co. Machinery Mfrs.:	
Monaghan, Jas.	50,000
Fox, Inc., Florists, Confectioners, Fruiterers:	
Fox, James F.	45,000
Globe Electric Co.:	
Wanvig, Chester O.	about 500,000
Hoffman & Billings Mfg. Co., Mfrs. Plumbing Supplies:	
Hoffman, Fred'k	20,000
Niedecken, E. F.	20,000
Total	40,000
Hotel Astor:	
Schroeder, Walter	150,000
Hotel Wisconsin:	
Schroeder, Walter	250,000
Kachel, W. F.	100,000
Total	350,000
Mayer Boot & Shoe Co., Mfrs. Boots and Shoes:	
Mayer, A. J.	115,000
Mayer, Fred J.	100,000
Mayer, George F.	50,000
Mayer, George P.	115,000
Total	380,000
Palmolive Co.:	
Johnson, Wm.	100,000
Masse, Burt	100,000
Pearce, Chas.	500,000
Total	700,000
Reel, Herman & Co., Furriers:	
Reel, Herman	250,000
Siesel, S. M. Co.:	
Siesel, S. M.	150,000
Kachel, W. F.	100,000
Total	250,000
Schroeder, Chris & Son Co., Hotel & Real Estate Insurance:	
Schroeder, Walter	250,000
Smith, A. L. Corp.:	
Smith, L. R.	2,500,000

OSHKOSH

Lutz, Co., The	
Lutz, Richard	175,000

SUPERIOR

Highfield, A. W.	50,000

WATERTOWN

Brandt Mfg. Co., Mfrs. Automatic Cashiers:	
Brandt, E. J.	20,000

WYOMING

CASPER

Bocheller, E. Paul	50,000
Durham, H. B.	78,000
Durham, H. B.	85,000
Kyne, William	54,000
Sparr, Chas. W.	100,000

CHEYENNE

Abbott, George E.	50,000
Brooks, Hon. B. B.	50,000
Marble, A. H.	50,000
McDonal, Hugh C.	86,000

GILLETTE

Ryan, John	50,000

SUNDANCE

Ilsley, H. P.	50,000

Since 1884

(Concluded from page 60)

holders in that year were at the rate of $1,300,000. The total assets of the companies aggregated $3,875,877,079.

In 1912 Woodrow Wilson was elected president. His administration was tremendously important to life insurance. The Federal Reserve Act was passed in 1913. War in Europe was declared in 1914. In 1917 America entered the war which lasted until Nov. 11, 1918. Through war risk insurance millions of young men gained a more intimate picture of the worth of protection. In 1918 occurred the most devastating epidemic in the entire half century.

Following the war, life insurance entered upon its greatest period of attainment. In 1920, the year Warren Harding was elected president, the per capita insurance in force reached $399.97, with the average size policy in force $635.82. The per capita assets of life insurance were $69.25, while the average asset equity of each policyholder was $110.08. Daily, agents were producing 44,163 policies for new insurance amounting to $35,595,532, while the average size of policy of protection was $762.74. The daily premium deposits totaled $4,893,302, while the companies were returning, on 2100 daily death claims, $1,100,000 to beneficiaries, with the total policyholders' rate amounting to more than twice that figure, or $2,500,000.

During the next ten years, prosperity under the administration of Warren G. Harding, Calvin Coolidge and Herbert C. Hoover, reached undreamed proportions in the United States. With an astounding uniformity, the people of the United States showed that their desire for the benefits that life insurance afforded was only limited by their capacity to purchase and in each succeeding year, during the decade, there were constantly recorded large increases in premium volume, assets, insurance written and insurance outstanding; the peak of production was reached in 1929 during the occupancy of Herbert C. Hoover in the President's chair. Mr. Hoover was a firm believer in life insurance and advocated its universal acceptance by the man in the mansion as well as the man of more humble means.

Franklin D. Roosevelt, our present President, has given expression, on many occasions, of his faith in life insurance as the individual's most secure approach to financial independence.

In 1930 the per capita insurance in force in the United States was $879.23, while the average size of the policy in force was $883.28. The life insurance assets per capita of population were $153.77, while the assets per each policyholder was $154.48. Agents were producing at the daily rate of 80,862 policies for insurance of $63,399,302, while the average size of the new policies was $784.05. Policyholders were daily depositing premiums of $11,747,756. On the other hand the companies were returning to their policyholders and beneficiaries $7,489,000 daily of which $2,850,000 was for death disbursement on 3700 daily claims.

The depression, now of five years duration, had its influence on life insurance. The high regard in which the average man held the protection he had purchased, however, permitted life insurance to surpass every other industry and institution in ability to resist the effects of this debacle. Statistics at the close of 1933 indicate that the production of 1934 will be at least 10 per cent over the figure here deduced from the 1933 results. The per capita insurance outstanding was $769.87 against an average policy size of $863.35, while the assets per capita of population reached $164.18, against the assets share of each life insurance policyholder of $184.15. Daily the agents' organization was producing policies at the rate of 82,479 for insurance amounting to $45,956,192 for an average policy of $557.19. The daily premium receipts now aggregated $11,065,638, while the daily payments to policyholders were $10,054,781, of which $2,923,000 were for death claims to beneficiaries on claims which numbered daily 3414.

Life insurance men as they review the record of 50 years and note the present standing of their companies, must have pride in the achievements of the institution.

Endorsements from Cabinet Members

[To The Spectator]

Ownership of life insurance enables the man of ordinary means to project his works into the future. It is not in any sense a speculation or a gamble with death. Thanks to the sound actuarial basis on which insurance rests, it is an investment of current income calculated on the earning power of money and it is justified as a protection for those hostages to fortune that a man gives when he marries.

HAROLD L. ICKES.

DANIEL C. ROPER
Secretary of Commerce

[To The Spectator]

Insurance has become such a vital factor in the economic life of the nation that it seems hardly necessary to stress its value to both the nation and to the individual. I believe in life insurance, and carry a considerable amount of it.

I have no hesitancy whatsoever in commending this form of protection and investment to men and women in every walk of life.

GEORGE H. DERN.

[To The Spectator]

In reply to your inquiry, I am a firm believer in life insurance acquired as early in life as possible and in adequate amount to appropriately safeguard the demands of family and credit conditions.

DANIEL C. ROPER.
Secretary of Commerce.

[To The Spectator]

I have your letter of Aug. 3 relative to life insurance.

It is my personal opinion that life insurance is a necessity and I think that it is every man's duty to carry as much life insurance as his means will permit. That is what I have done in my own case.

J. A. FARLEY.

HAROLD L. ICKES
Secretary of the Interior

JAMES A. FARLEY
Postmaster General

GEORGE H. DERN
Secretary of War

Pillars of Strength

(*Concluded from page 10*)

would resist strenuously. He should just as surely resist any *idea*, the fruition of which would affect property rights generally, whether it be of real estate, mortgages or stocks.

The owner of an engraved bond, or a mortgage upon a piece of real estate, may not feel the same personal interest in the underlying property as he would if he had physical possession of his pro rata portion of the property—but the interest is there just the same, for the property gives value to the bond or mortgage and is its ultimate security. It is not sufficient for him to depend upon the officers of corporations issuing bonds or of individuals giving mortgages to protect his investment. They need his support against any proposed invasion of his property rights. If he would have his bond and mortgage protected, he should join in protest against any act which would affect the value of the property securing it.

To bring more clearly home to policyholders their interest in preserving and protecting property rights, let us imagine the life insurance of the City of Happiness with a population of 20,000 segregated into one company. We will call it the Happiness Life Insurance Company. One-half of the citizenry, 10,000 people, just about the number of voters in the community, would be insured. The amount of insurance in round figures would be $15,500,000 and the invested reserves would amount to $2,800,000. Happiness Life Insurance Company must not only receive payment of the principal of these investments at maturity, but it must earn interest on them, in order to enable it to furnish life insurance at the premiums charged. This community would take a great interest in its life insurance company, just as it would in a bank of the same magnitude, which would be a sizable bank for the city. A vote on a $2,800,000 bond issue would excite the interest of practically the entire population. Including beneficiaries of life insurance, almost every citizen of Happiness would have an interest in that company and that means an interest in its investments.

Substitute for Happiness, your own city, town or county, and you have the picture as it affects you. And "You" includes the 63,000,000 policyholders of life insurance companies, as well as savings bank depositors, and the great number of small investors in securities—everybody who owns property. Be on guard against any proposal that may affect investments. Do not depend upon others to protect you, but express your opposition to your representatives in whatever legislative body may be considering a measure which is prejudicial to the security and value of sound investments.